

8/9/15 (Item 1 from file: 267)

DIALOG(R) File 267: Finance & Banking Newsletters  
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04542738

**WebFinance Forum**

Staff Reports

Web Finance

November 30, 1998 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 731

RECORD TYPE: FULLTEXT

**TEXT:**

Chris Larsen, CEO and co-founder of E-Loan

How has the **Internet** changed the competitive environment your company operates in?

The **Internet** actually caused us to entirely transform our company. In doing so, we ourselves have changed the mortgage lending environment by being the first to launch an on-line site where consumers can not only search for daily mortgage rates, but apply for and obtain a loan on-line. My co-founder, Janina Pawlowski and I, founded a brick-and-mortar brokerage firm in 1991 called Palo Alto Funding Group, and built up a staff of 25 loan agents. Around 1995, we could see that the **Internet**, combined with other technological innovations on the back-end, could completely change the way people shop for mortgages by providing them with more choice and therefore, lower rates than the traditional loan agent model. We taught ourselves **HTML** and Perl scripting and hand-built the site that we named E-Loan, launching it in June of 1997. Since then, a number of other brokers have followed our lead and come on-line, including some major national lenders. With on-line mortgage originations projected to make up 30% of the total market by 2005, it's clear that we're in the forefront of rapid change in the way people obtain home loans.

What are the most popular requests from your customers for on-line services?

Customers are for the most part surprised and excited to find out that they can actually shop for and get a mortgage loan on-line. Since the space is still new, awareness is still building that this is an option. We knew, as traditional brokers ourselves, that the average consumer was frustrated by the mortgage loan process. Typical questions we heard included: "How do I know I'm getting the best rate? How do I compare the dozens of different available products? Why is there so much paper, and why is it so inefficient?" When we did focus group testing earlier this year and described how E-Loan works to people, the overwhelming reaction was that the concept sounded too good to be true! When they later learned that the service was real, and up and running, they were amazed and some of them said they'd be going on-line that night to learn more!

What was your last major initiative on the **Internet**?

We're constantly upgrading our site, of course, adding new loan products (right now we update rates on over 50,000 products daily), more lenders (we currently have over 60) and additional services, like the ability to get **credit reports** on-line or order an instant assessment of your home's market value. Our most significant recent initiative was the July launch of E-Track, a system that allows customers to log in and find out the status of their loan and closing costs anytime, day or night. This eliminates a lot of confusion, questions and phone calls from customers who need to know what's going on and whether things are on track. No other site has anything like it. It's really helped us serve our customers even better, by providing 24-hour a day information and support on-line.

What is your next major initiative on the **Internet**?

We'll be announcing some major new lines of business in early 1999, but we can't discuss those for competitive reasons.

What is your biggest concern about doing business on the **Internet**?

One of our customers' biggest concerns is the privacy and security of their on-line information. Our site is protected with the most sophisticated encryption and data storage software and hardware available. We don't sell or give customer data away to any organization, and we never will. We're founding members of the leading on-line privacy initiatives - Truste and the **Online Privacy Alliance**, both of which actively help companies develop and implement privacy standards for their sites.

Internally, our biggest concern is keeping up with customer expectations for unmatched choice among products, low rates and superior customer service. People on-line are accustomed to **Internet** -time instant responses to questions and up-to-the-minute information. Within minutes after Alan Greenspan makes a rate-cut announcement, customers were e-mailing us asking when were going to lower interest rates on the site! Maintaining our high standards of service and competitive lead will take constant improvements to our site and processes.

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COMPANY NAMES (DIALOG GENERATED): E Loan ; Online Privacy Alliance ; Palo Alto Funding Group  
?

01896356 05-47348

**The workplace on the verge of the 21st century**

Rosenberg, Richard S

Journal of Business Ethics v22n1 (Part 2) PP: 3-14 Oct 1999

ISSN: 0167-4544 JRNL CODE: JBE

WORD COUNT: 6968

...TEXT: form of monitoring that could not have been anticipated in the 1987 OTA report is **online** monitoring, that is, the determination of visits made to newsgroups, Web sites, and chat rooms...

... could take some time; however, the Internet has once again come to the rescue with **online** investigation capabilities. For example, World Information Service of Tacoma, Washington will do an address history, verification of Social Security number, criminal check, and driving history for \$80, and civil check, **credit report** and past employment verification for an additional \$45 (Nash, 1997). It is important to note... from the Web page with URL: <<http://www.cl.cam.ac.uk/abadge/documentation/abinfo.html>> on January 31, 1998.

Banisar, D.: 1996, 'Big Brother Goes High-Tech, CAQ', accessed from the Web page with URL: <<http://www.worldmedia.com/caq/articles/brother.html>> on June 19, 1996.

Reference:

Beyerstein, B. L.: 1993, 'Mandatory Urine Screening in the Workforce...

... accessed from the Web page with URL: <<http://scs.student.virginia.edu/~vjolt/vol2/dixon.html>> on February 2, 1998.

Reference:

Dixon, T.: 1995, 'Invisible Eyes: Report on Video Surveillance in...

... from the Web page with URL: <<http://austlii.edu.au/other/privacy/video/index.html>> on January 22, 1998.

Draft Code of Practice on Protection of Workers' Data: 1996, 'International ...

... Group', accessed from the Web page with URL: <<http://www.cpsr.org/program/privacy/privacy8.html>> on September 24, 1996.

Fact Sheet #7: Employee Monitoring: Is There Privacy in the Workplace...

... Rights Clearinghouse', accessed from the Web page with URL: <<http://www.privacyrights.org/fs/fs7work.html>> on January 22, 1998.

Reference:

Fact Sheet #16: Employment Background Checks: 1997, 'Privacy Rights Clearinghouse', accessed from the Web page with URL: <<http://www.privacyrights.org/fs/fs16-bck.html>> on January 22, 1998.

Goldstein, M. L. and L. S. Vogel: 1997, 'Can You Read...

... Journal (February 24), accessed from the Web page with URL: <<http://www.corpcounsel.com/0224email.html>> on January 21, 1998.  
Linowes, D. E: 1996, 'A Research Survey of Privacy in the...

... Security Management', accessed from the Web page with URL: <<http://www.securitymanagement.com/library/000149.html>> on May 22, 1996.

Reference:

Macdonald, S. and S. Wells: 1994, 'The Impact and Effectiveness...

...pillsbury. **html** > on March 14, 1996. More Big Brotherware: 1997, Computerworld, June 19, p. 118.

Reference:

Nash...

... Management (May). Accessed from the Web page with URL: <<http://www.securitymanagement.com/library/000138.html>> on May 18, 1996.

Privacy protection principles for electronic mail: 1995, 'The Information and Privacy...pillsbury. **html** > on March 14, 1996.

Reference:

Tricky, E L.: 1996, 'E-mail policy by the letter, Security Management **Online** , April 22', accessed from the Web page with URL: <<http://www.securitymanagement.com/library/000123.html>> on May 22, 1996.

U.S. Congress, Office of Technology Assessment: 1987, The Electronic Supervisor...

4/3,K/2 (Item 2 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01853352 05-04344  
**Privately-held company directories**  
Ojala, Marydee  
Online v23n2 PP: 81-84 Mar/Apr 1999  
ISSN: 0146-5422 JRNL CODE: ONL  
WORD COUNT: 2493

...TEXT: an expanded version available at the Web site (<http://www.onlineinc.com/database/DB1998/lavin6.html>). Lavin's discussion is confined to the Dialog versions of the databases. They are available... Internet as part of IAC's InSite products (<http://www.iac-insite.com>). Hoover's **Online** (<http://www.hoovers.com>) is expanding its coverage of privately-- held companies, but the offering... are researching, but from its creditors. It is certainly worthwhile to check your company's **credit report** to ensure that your creditors have not reported numbers incorrectly to Experian.

At Dun & Bradstreet's Web site (<http://www.dnb.com>), you can purchase a different type of business **credit report**. Business Background Reports sell for \$20 and Supplier Evaluation Reports for \$89. These are not...  
... credit reports (<http://www.creditreports.com>). The site says it will sell you a business **credit report** for \$49.95. However, when I tried to order one, the site wouldn't let...

4/3,K/3 (Item 3 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01781287 04-32278  
**Reading the reader's mind**  
Stone, Martha L  
Editor & Publisher Mediainfo.com Supplement PP: 14-19 Feb 1999  
ISSN: 0013-094X JRNL CODE: EDP  
WORD COUNT: 2895

ABSTRACT: Some **online** newspapers are taking steps to collect demographic and preference information and using it to develop...

... complex personalization. Other news sites are starting to build user databases from scratch. More commonly, **online** newspapers are installing

profiling software. These programs perform ad targeting in an anonymous environment with...

... can offer rich profiles of users to advertisers, who in turn can target customers by **online** advertisement or e-mail. Meanwhile, users will gain benefits by getting product suggestions that fit...

...TEXT: compelling readers to come back time and again. It's also a reality, as some **online** newspapers are taking steps to collect demographic and preference information about readers and using it to deliver targeted news and advertising. While **online** newspapers are looking for an efficient and profitable way to present advertisements on their sites...

... York's Silicon Alley. In other words, advertisers want to know who's seeing their **online** ads. Do most members of the audience make over \$50,000 a year? Are they...

... databases from scratch - with contests and other interactive features that require user registration. More commonly, **online** newspapers are installing profiling software like that from NetPerceptions of Eden Prairie, Minn., and BroadVision...

... says Vin Crosbie, president of Digital Deliverance, a Greenwich, Conn.-based interactive media consulting firm. " **Online** you can do this personalization on a massive scale-equivalent of 'my daily newspaper.' There...

... Excite users without a personalized page, Rogers says. My Excite, My Yahoo! and other customized **online** news pages allow users to request favorite sports team scores, stock prices, and the latest...

... to cross-database with existing stockpiles of consumer information through public driver license records and **credit report** reports from companies like TRW. Then it is up to the publishing company to decide...can offer rich profiles of users to advertisers, who in turn can target customers by **online** advertisements or e-mail. Meanwhile, users will gain benefit by getting book and entertainment suggestions...

... are just the tip of the iceberg, advocates of this technology say. They see an **online** publisher's database of users as an **online** gold mine.

The New York Times on the Web is parlaying the wealth of demographics...

... that charges users by the article, ran a targeted banner ad campaign with the Times **online** for 21 days, serving 86,000 ads. The Times also sent out 1 million e...

... the issue of registration on news sites, and wrote a book about issues that impact **online** news, including registration, called Tomorrow's News Today. The book can be found at <http://newslink.org/report.html>. "We ran a formal study a few months ago that found registration cut site traffic by 69%," Meyer said in an e-mail posted to the **Online** News listserv and confirmed via e-mail. "That's higher than most would suspect, in...

...be a free CD-ROM or a free trial for using the newspaper's archives **online** in exchange for an email address, name, and home address.

While not every media site...

...advertising management system, which serves 3.5 billion ads globally per month to hundreds of **online** newspapers, uses cookies to track users, and can work with outside demographic and registration databases...

... can get a more passionate audience if they target NFL sections with the nation's **online** newspapers." That's because many newspapers have developed strong Web sections for local teams, often...gender, and income. Those are the four categories the registration process covers for the Chronicle **online**, Stanley says.

Over the past four years, the site has been criticized for its insistence

...  
...Denver-based Applied Segmentation Technology, or ASTech, worked with The Sacramento Bee (www.sacbee.com) **online** marketing department in a pilot program recently.

Prior to the test program, the Bee had databases of print readership but nothing for its **online** usership. ASTech built a prototype **online** marketing database by combining print circulation records with the database giant Polk Co.'s TotalList...

... during commercial transactions, like paying for classified advertisements, or subscribing to the print newspaper **online**. "The Web user is a very qualified target. Most paper CPMs are based on the...

...advertisements: reach one demographic with print and reach a younger and more upscale demographic with **online** ads. And achieve frequency while reaching those who read both print and **online** versions, says Darrell Kunken, strategic resources manager for the newspaper. "We continue to broaden our...

...bear fruit without personalization."

(Photograph Omitted)

Captioned as: HoustonChronicle.com is one of the few **online** newspapers in the country to require registration of users. The paper says registration benefits advertisers...

...DESCRIPTORS: **Online** advertising

4/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01600118 02-51107

**Finding international credit information**

Pagell, Ruth A

Business Credit v100n3 PP: 15-19 Mar 1998

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 2844

...ABSTRACT: variety of formats. Much of it is fee-based, on CD-ROMs or on commercial **online** systems. A basic overview of country risk, individual country accounting standards and disclosure requirements will...

... The 2nd part of the rating is the Composite Credit Appraisal. Global Scan is available **online** directly from Equifax-Infocheck. Users may search in one of 10 languages and access over...

...TEXT: the information in the United States, is fee-based, on CD-ROMs or on commercial **online** systems.

We emphasize the importance of evaluating the quality of information used in decision-making...

... for the country and companies of interest. Global Scan (Equifax-Infocheck) Global Scan is available **online** directly from Equifax-Infocheck. Reports are in the original language of the document as well...merger of the U.K. CCN Group and TRW Information Systems & Services. It maintains an **online** service, , which now provides **online** access to financial and credit checking information on more than 23 million companies throughout Europe and the US. has three types of reports.

**Online** European Profiles are obtained through Experian's alliance with . Key report features include business background...

... Germany, Scotland, Denmark, Ireland, Spain, England, Italy, Sweden, Finland, the Netherlands, Wales, France and Norway.

**Online** Canadian Profiles feature detailed payment information, public records, a composite index and payment index.  
International...

... URL for the English language site is <http://www.scrl.com/eng/international/eurogate/index.html>

SCRL, the host of the Eurogate WEB site, is one of the major credit suppliers...

... a credit opinion. An annual subscription to O.R. Telematique is required. Reports are transmitted **online**, by fax and mail. This service provides historical data back to 1980.

CREDITREFORM- **ONLINE** from Verband der Vereine Creditreform eV has credit information on more than 1.7 million...

...of credit transactions and defaults supplement the data. The reports are accessible through Infolink's **online** service, Automated Credit Inquiry. Infolink's U.K. Consumer Service offers credit searches, voters roll...

... 10 key credit reporting companies in Asia. The database is presently accessible through major commercial **online** services, such as DIALOG, Lexis-Nexis, Financial Times and Profound's CompanyLine. Plans for 1998 include a website and a service to buy individual credit reports which are not currently **online** through the ACP system.

Teikoku, has provided credit ratings for Japanese companies for almost 100 ... Teikoku's website <http://www.teikoku.com> has information about the credit reports, but no **online** searching or ordering.

Credit Ratings for Banks Several services rate banks. The most familiar to ...

... business aggressiveness. Ratings are for long and short term debt and investments.

Moody's Bank **Credit Report** Service rates long and short term debt for banks from 30 countries. There are three...

...Directory along with the current live companies. You can use the general data bases on **online** systems such as the WORLD files on LEXIS-NEXIS or Reuters' Business Briefing, to find...

4/3,K/5 (Item 5 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01205112 98-54507

**Credit pros tap Internet for wealth of credit information**

Schmidt, David

Corporate Cashflow v17n5 PP: 17-18 Apr 1996

ISSN: 1040-0311 JRNL CODE: CFL

WORD COUNT: 740

...TEXT: typically is the cost of information.

Recently, on-line computer services like CompuServe and America **Online** have given credit managers cost-effective access to database and periodical literature resources, but these...

...agents also are being designed to perform repetitive research tasks.

Another drawback of all the **online** services is the absence of payment information, which still has to come from a **credit report**. However, efforts are underway to form Internet-based industry credit groups to facilitate the exchange...

...so you won't be alone.  
Internet resources for pros

<http://www1.com/~ibnet/icchp.html> The International Chamber of Commerce promotes fraud prevention and trading data exchange at this site...

...commercial credit, with links to other useful web sites.

<http://www.cfonews.com/> Corporate Financials Online provides the predictable financial information, along with investor information and up-to-date market information...

...<http://www.abiworld.org/> American Bankruptcy Institute

<http://www.law.cornell.edu/ucc/ucc.table.html> Keep up with the latest ins and outs of the Uniform Commercial Code.

<http://www...>

DESCRIPTORS: Online information services...

4/3,K/6 (Item 1 from file: 9)  
DIALOG(R) File 9:Business & Industry(R)  
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1856570 Supplier Number: 01856570 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Commercial Credit Webmeister**  
(Credit Management Information and Support (CMi&s) is a web site whose next step in development is to offer paid products and services to credit managers)  
Collections & Credit Risk, p 16+  
May 1997  
DOCUMENT TYPE: Journal ISSN: 0192-1541 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1966

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...by converting the e-mail version of CMi&s's weekly newsletter, Creditworthy News, to **HTML** (hyper text mark-up language) so it can be viewed at the website. Joe also...on credit-provider services, and Internet industry groups where managers within industries can attend an **online** seminar, ask experts on-line questions, and interact, **online**, with peers.

The only problem with that concept is that it runs smack into many...

...to access my corporate software. Wouldn't it be great if I could pull the **credit report** from the net and plop it down in the files I'm working on?" That...

...INDUSTRY NAMES: Online services

4/3,K/7 (Item 1 from file: 275)  
DIALOG(R) File 275:Gale Group Computer DB(TM)  
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02349147 SUPPLIER NUMBER: 57484268 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**End-of-the-Century Grab Bag: A Miscellany of ONLINE GOODIES.(Internet/Web/ Online Service Information)**  
Quint, Barbara  
Searcher, 7, 10, 56  
Nov-Dec, 1999  
ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 4037 LINE COUNT: 00352



**End-of-the-Century Grab Bag: A Miscellany of ONLINE**

**GOODIES.(Internet/Web/ Online Service Information)**

... best prices for bestsellers in books, music, and videos. Their book coverage now covers 40 **online** bookstores.

<http://www.acses.com>

Winfiles on URL and Bookmark Managers

<http://www.winfiles.com/apps/98/url.html>

Looking for some software to manage your proliferating bookmarks (or favorites for you Internet Explorer...with News-Page supplies international business news headlines. The site also has a miscellany of **online** reports, export tips, Web site links, etc.

Sweet's **Online**

<http://www.sweets.com/>

A leading traditional publisher for architects, engineers, contractors, and builders since 1906, the Sweet's Group has brought a number of its tools **online**. It features product data and construction industry news as well as links to specific manufacturer...

...business. Options posted on the side of the screen allow you to get company overview, **credit report** (purchase involved), subsidiaries or divisions, company Web sites, company news and press releases, key executives...

...lose weight while dining out, and phobias and manias, as well as how to write **HTML** using ...time.

U.S. News Archives on the Web

<http://metalab.unc.edu/slanews/internet/archive.html>

The Special Libraries Association's Newspaper Division produces this site that identifies all the **online** papers in the U.S. with news archives available on the Web. The site also...

...costs, this will be indicated as well.

StoryFinder

<http://www.pa.press.net/storyfinder/main.html>

PA New Media, the interactive media division of the Press

Association, has developed a news...and one of 15 organization type codes.

PubList.com

<http://www.publist.com>

This free **online** service provides information on over 150,000 print and electronic periodicals from around the world...

...subject and country.

European Governments on the Web <http://www.gksoft.com/govt/en/europa.html>

**html**

This site links to sites from Europe's governments with information on the size of...

...the country.

Censtats

<http://tier2.census.gov>

The U.S. Census Bureau provides access to **online** versions of many census products, including the Annual Survey of Manufactures, Building Permits, Census Tract...

...world news feed from Reuters.

National Climatic Data Center

<http://www.ncdc.noaa.gov/extremes.html>

This site carries a wide variety of data on climate, including details on severe weather...

...Deja Ratings for over 400 categories of products and services and Shop Web to locate **online** merchants. For \$9.95 a month, users can have a Personal Newsreader service that accesses...

PRODUCT/INDUSTRY NAMES: 4811525 ( **Online** Search Services & Directories)  
19991101

02175440 SUPPLIER NUMBER: 20565683 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Internet privacy. (includes related articles on the Electronic Communications Privacy Act, workplace privacy and Internet addresses on privacy) (Internet/Web/ Online Service Information)**  
Merino, Laurel  
Computer Life, v5, n6, p59(3)  
June, 1998  
ISSN: 1076-9862 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2660 LINE COUNT: 00205

**...on the Electronic Communications Privacy Act, workplace privacy and Internet addresses on privacy) (Internet/Web/ Online Service Information)**

... the government may be interested in your electronic communications. Check your Internet service provider's **online** services policy regarding e-mail. When you first signed on, did you read all the...

...mail.

Check out the service provider privacy rules comparison chart at [www.cdt.org/privacy/online--services/chart.html](http://www.cdt.org/privacy/online--services/chart.html). Also keep in mind that your e-mail is bounced through several systems on its...credit card bill, and avoiding the problem is simple. If you decide to buy something **online**, make sure you only order over a secured line. Both major browsers will tell you...

...All you really need to do is to be careful what information you give out **online** and whom you give it to.

Another smart thing you can do is find out...

...Internet. There are plenty of businesses that make their shady living seeking out private information **online** for people you don't want to have it, like your girlfriend's angry ex-husband or the guy you just beat out for that promotion. Get **online** and find out what's out there. Go to Four11 ([www.four11.com](http://www.four11.com)), and find out if your e-mail address or phone number is listed in the **online** white pages.

To see if information about your medical history is stored in the insurance...

...Boston, MA 02112, or call (617) 426-3660.

Anyone with "reasonable cause" can access your **credit report**. Get copies of yours, and make sure the information on it is correct. There are ...

...Addresses service developed as part of the Lucent Personalized Web Assistant ([lpwa.com:8000/filter.html](http://lpwa.com:8000/filter.html)). If the site subsequently sells this unique address to an advertiser or spammer, you can...it at all. To appropriate a currently ubiquitous quote on the Net: Never say anything **online** you wouldn't want on the front page of the Wall Street Journal.

Laurel Merlino...

...law applies to e-mail messages. There are three important exceptions to the ECPA:

- The **online** service may view private e-mail if it suspects the sender is attempting to damage the system or harm another user. But random monitoring of e-mail is prohibited.

- The **online** service may legally view and disclose private e-mail if either the sender or the...

...free expression and responsibility in new media. Links to public resources and other privacy information **online**.

Electronic Privacy Information Center  
[www.epic.org](http://www.epic.org)

A public-interest research center in Washington, D...

...issues, privacy, the First Amendment, and constitutional values.

The Privacy Forum  
[www.vortex.com/privacy.html](http://www.vortex.com/privacy.html)

Includes moderated discussions and easy-to-understand analysis of issues relating to the general topic...

19980600

4/3,K/9 (Item 3 from file: 275)  
DIALOG(R) File 275:Gale Group Computer DB(TM)  
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02057762 SUPPLIER NUMBER: 19334871 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**As Web surfing turns to channel surfing, be selective.(Hot off the Wire)**  
(Internet/Web/ Online Service Information)  
O'Brien, Jim  
Computer Shopper, v17, n5, p618(2)  
May, 1997  
ISSN: 0886-0556 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1711 LINE COUNT: 00137

**As Web surfing turns to channel surfing, be selective.(Hot off the Wire)**  
(Internet/Web/ Online Service Information)  
... developed the system for its current crop of for-pay services in-house, as America Online (AOL) is doing with its Driveway service due this summer.  
Meanwhile, Marimba's Java-based...

...a turnkey solution for forwarding any type of data, whether it's Java applets or **HTML** pages. The system's own graphical presentations, called "infoflashes," glide across your screen when updates arrive. Most public channels available at press time used infoflashes to link you to downloaded **HTML** pages. These can include interactive features of their own such as links to RealAudio clips...

...a RealAudio-based Internet radio rudiments of "push radio," letting users schedule audio reminders of **online** broadcasts and even tune in to a live station automatically at specified times.  
Technology may...other push services.  
ConsumerInfo.Com's Web site lets you sign up for a free **credit report** and a trial membership in a credit-monitoring service.  
The Weather Channel Infoflash for BackWeb...

19970500

4/3,K/10 (Item 4 from file: 275)  
DIALOG(R) File 275:Gale Group Computer DB(TM)  
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02022330 SUPPLIER NUMBER: 18962643 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Catching up with the Web.(includes related article about designing user interfaces for the Web)** (Internet/Web/ Online Service Information)  
Alison, David R.  
Data Based Advisor, v15, n1, p58(3)  
Jan, 1997  
ISSN: 0740-5200 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2653 LINE COUNT: 00207

**...with the Web.(includes related article about designing user interfaces for the Web)** (Internet/Web/ Online Service Information)

...ABSTRACT: deliver databases on the Web, although the simplest way is to generate database reports in **HTML** for placement on a Web server. This approach is better for small, flat databases. CGI establishes dynamically-generated **HTML** documents from back-end databases, although these are often sluggish. A third method involves using...

HIGHLIGHTS

CGI **HTML** Web-based reports

If you're a child of 1960s Saturday morning cartoons or you...

...simplest method involves generating reports from your database that are formatted using hypertext markup language ( **HTML** ) and placing them on your web server. While this method can provide quick performance in...

...Common Gateway Interface (CGI) and various scripting languages, which can be used to dynamically generate **HTML** documents that interact with users as well as databases. Many webmasters use Perl, a C...

...formatted reports that are generated at specific times and placed on the server as static **HTML** pages.

Number of simultaneous users--Web server performance can be dramatically impacted if a large...

...a mingle database, to create a complete report. A good example of this is a **credit report** for a business that not only pulls up the credit history from a local database...

...that you need to get on the Web within a couple days, writing a quick **HTML** output tool will probably be your best bet. Delphi developers can utilize tools such as...

...of the custom applications you develop today may have evolved into more than originally planned.

**HTML** formatted reports

Generating **HTML** -formatted reports from your database is a fairly simple proposition. The first step is to...

...consider the variety of different web browsers that can be employed.

For those unfamiliar with **HTML** codes, the best way to understand **HTML** is to open a web page in your browser and activate the View Source option...

...What you'll see is the ACSII text version of a web page, complete with **HTML** tags used to format the document for the display. If you're looking for a good reference source on **HTML**, point your web browser to [www.w3.org/](http://www.w3.org/), the home of the World Wide Web Consortium. References to the current **HTML** specification, as well as proposed changes and numerous links to other sites, are contained there.

Most **HTML** tags consist of open and close pairs. A simple example is **<b>** and **</b>**, the **HTML** pair for bolding a section of text. Any text between the bold pairs will be...

...a method for pushing the information out to a file with either an **HTM** or **HTML** extension. With Delphi I've used several methods, but by far the easiest is to...

...named **SAMPLE.HTM**.

Listing 1: CREATING THE REPORT--This code generates a simple report in **HTML** format from a database

```
procedure TForm1.Button1Click (Sender: TObject); var
  HTMBOuput: TStringList; begin
  HTMBOuput := TStringBist.Create;
  Query1.First;
  HTMLOutput.Add ( '< html ><body>' + Chr(13) );
  HTMLOutput.Add ( '<h1>Sample Report</h1><p>' + Chr(13) +
    '<hr>' + Chr(13)...
```

```
...HTMLOutput.Add( Query1.Fields(0).AsString + '<p>' +
  Chr(13) );
```

```
  Query1.Next; end; HTMLOutput.Add( '</body></ html >' );
HTMLOutput.SaveToFile( 'sample.htm' ); HTMLOutput.Free; end;
```

Another enhancement that can be made is to place pieces of **HTML** code that represent the top and bottom of the report into separate files, which can...

...CGI-based solutions.

The native method that Delphi uses is to take a pre-formatted **HTML** page that contains special tags where the data will reside, load it up, and send...

...Delphi components included in the package. These controls can be used to provide back-end **HTML** formatting (using **HTML** tables) and graphics output.

WebHub also takes care of much of the grunt work associated...grid control. One way to get around this is to use Frames, an extension to **HTML** that allows a web page to be broken up into independently scrollable regions. Even with...

...into a page, since they can affect how quickly your pages load.

The version of **HTML** you decide to support should be driven by the browser your audience is using. While...

...0) and Netscape (Navigator 3.0) provide support for virtually all the new features of **HTML** (such as advanced tables, font substitution, Java, and frames), many users on the Internet are...

19970100

4/3,K/11 (Item 5 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01932997 SUPPLIER NUMBER: 18255904 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Home sweet home. (step-by-step software program, Web usage to help buy dream house) (includes related articles on additional resources, Web sites, software) (Technology Information)**

Karinch, MaryAnn

Computer Life, v3, n6, p70(6)

June, 1996

ISSN: 1076-9862 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2537 LINE COUNT: 00197

... determine your borrowing power and compare loans. The Web sites can help you obtain your **credit report**, order a home appraisal, figure out what kind of loan you want, and decide when...by PHH Technology Services; (800) 5264744, (913) 661-0808; [www.homes.com/services/phh/SM2.html](http://www.homes.com/services/phh/SM2.html).

Step 3: How Can I Get the Best Loan?

Unless I wanted to spend the...

...FAQ file was helpful as well.

Consumer Mortgage Information Network ([www.human.com/proactive/index.html](http://www.human.com/proactive/index.html)): Here you'll find timely information on mortgage lending that isn't biased toward any...rates, and come with excellent calculators.

HomeOwners Finance Center (199.182.58.42/in-new. **html**): Go here for **online** loan applications. You can also subscribe to the center's RateWatch mailing list, which provides...

19960600

4/3,K/12 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05976665 Supplier Number: 53278678 (USE FORMAT 7 FOR FULLTEXT)

**How Safe Is the Net? -- Using the Internet can be hazardous to your data's health. We reveal the risks, and show you how to keep your corporate data as well as your personal information safe and secure.(Internet/Web/Online Service Information)**

Kenworthy, Karen

Windows Magazine, p144(1)

Dec 1, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; General Trade

Word Count: 5499

...keep your corporate data as well as your personal information safe and

**secure.(Internet/Web/ Online Service Information)**

... are protected by federal law are your cable TV and video store records, and your **credit report** . All an individual needs to find the rest-your Social Security number, your addresses past...

...accessible-and your personal information is there even if you've never spent a minute **online** .

The Internet opens up a world of opportunity to the lazy criminal. Instead of sifting...

...house. The Net also provides new opportunities for hackers, who live to steal from ISPs, **online** retailers and financial institutions. The data they're after could be yours. Your job is...

...both yourself and your company. You'll also find 15 specific ways to protect yourself **online** , links to Web sites with helpful information, and products that will keep you and your...

...as easy to compile and as accessible to the general public as it is now. **Online** marketers can do a much more exhaustive job of studying your habits. They watch not...

...and buying is <http://www.consumer.gov/Tech.htm>. You'll also find information on **online** fraud and the latest scams.

3. Keep it to yourself. In real life you wouldn...

...program to incorporate privacy issues. The new program will conform to the principles of the **Online Privacy Alliance** (<http://www.privacyalliance.org>), which calls for objective third parties to monitor and...

...take steps to keep a lower profile. First, request to have your information removed from **online** directories such as Yahoo People Search (<http://people.yahoo.com/>), Bigfoot (<http://www.bigfoot.com>...both sides of the debate, check out <http://www.cs.berkeley.edu/~raph/remailer-list.html>

**Web Buyer Beware**

The benefits of buying goods for your company **online** are hard to overlook. The stores never close, there are never any lines, and you...

...from an unknown Web merchant. Deal with companies you know, and which have been around ( **online** or otherwise) for a while. Look for the company's phone number and address at...

...policy before you place an order. Also be wary of buying any goods from an **online** auction. Even though you think you're getting a great deal, you may end up...here.

14. Don't be afraid to charge. You're actually safer paying for an **online** order by credit card than you are by cash, check or money order. Credit card...among us. But there are ways you can protect yourself. A few simple precautions and **online** lifestyle changes can greatly reduce the chances of your data being robbed.

Contributing editor Karen...

...provides a minimum key length of 128 bits and, once PGP-encrypted, your electronic correspondence, **online** transactions and data files are about as secure as you can make them. Network Associates...

...SOS Pro. Sort of "nannyware" for enterprises, SOS Pro lets admins configure and control the **online** behavior of Win95/98 PCs and laptops. The software also lets the admin monitor Web...between a live auction and a cyber auction is the highest bidder "wins." In an **online** auction, you deal not with the auction house but with the seller to complete the...

...money, but never deliver the goods. The FTC offers these tips for buying at an **online** auction:

- Pay by credit card so you have recourse if you don't get the...

19981201

DIALOG(R)File 16:Gale Group PROMT(R)  
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04689038 Supplier Number: 46901580 (USE FORMAT 7 FOR FULLTEXT)  
**1996 Hottest Products of the Year**  
Computer Retail Week, p113  
Nov 18, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 4397

... for the holiday season. A cool soundtrack from Nine Inch Nails'  
Trent Reznor and great **online** playability help, too.  
Talk of the top-selling game in 1996 would not be complete...

...of a futuristic mercenary. NASCAR Racing II adds an Internet interface  
that lets players race **online** in a new NASCAR league. Descent II is just  
a great game made better. As...the Microsoft Internet Starter Kit 2.0. The  
kit also includes links to Microsoft's **online** service, The Microsoft  
Network.

Apple introduced a similar kit in August, when it unveiled its...

...new machines, but also sold separately at retail. It includes Internet  
Dialer software for quick, **online** registration with an ISP, the Netscape  
Navigator, e-mail and Apple's QuickTime.

VocalTec, a...

...set ease-of-use and pricing standards in a hot software category,  
formerly reserved for **HTML** programmers.

Although Microsoft was unsure of how the consumer market would respond  
to FrontPage, the...

...Quicken Deluxe 6.0 with a Tax Deduction Finder, Debt Reduction Planner  
and a free **credit report**.

And Rand McNally New Media, a software publisher that lives up to the  
company's...on mouse sales, and expectations are that one with features  
that help it navigate with **online** browsers will be a top seller.

In addition to working with browsers, the \$84 IntelliMouse...

19961118

4/3,K/14 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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12343333 SUPPLIER NUMBER: 20929348 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Finding international credit information.(International Affairs)**  
Pagell, Ruth A.  
Business Credit, v100, n3, p15(5)  
March, 1998  
ISSN: 0897-0181 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3082 LINE COUNT: 00260

... the information in the United States, is fee-based, on CD-ROMs or  
on commercial **online** systems.

We emphasize the importance of evaluating the quality of information  
used in decision-making...

...for the country and companies of interest.

Global Scan (Equifax-Infocheck)

Global Scan is available **online** directly from Equifax-Infocheck.  
Reports are in the original language of the document as well...

...merger of the U.K. CCN Group and TRW Information Systems & Services. It  
maintains an **online** service, BIGNet, which now provides **online** access  
to financial and credit checking information on more than 23 million  
companies throughout Europe and the US. Experian has three types of  
reports.

Experian **Online** European Profiles are obtained through Experian's

alliance with BIGNet. Key report features include ...Scotland, Denmark, Ireland, Spain, England, Italy, Sweden, Finland, the Netherlands, Wales, France and Norway.

Experian **Online** Canadian Profiles feature detailed payment information, public records, a composite index and payment index.

Experian...

...URL for the English language site is

<http://www.scrl.com/eng/international/eurogate/index.html>

SCRL, the host of the Eurogate WEB site, is one of the major credit suppliers...

...a credit opinion. An annual subscription to O.R. Telematique is required. Reports are transmitted **online**, by fax and mail. This service provides historical data back to 1980.

CREDITREFORM- **ONLINE** from Verband der Vereine Creditreform eV has credit information on more than 1.7 million...

...of credit transactions and defaults supplement the data. The reports are accessible through Infolink's **online** service, Automated Credit Inquiry. Infolink's U.K. Consumer Service offers credit searches, voters roll...

...10 key credit reporting companies in Asia.

The database is presently accessible through major commercial **online** services, such as DIALOG, Lexis-Nexis, Financial Times and Profound's CompanyLine. Plans for 1998 include a website and a service to buy individual credit reports which are not currently **online** through the ACP system.

Teikoku, has provided credit ratings for Japanese companies for almost 100...Teikoku's website <http://www.teikoku.com> has information about the credit reports, but no **online** searching or ordering.

Credit Ratings for Banks

Several services rate banks. The most familiar to...

...business aggressiveness. Ratings are for long and short term debt and investments.

Moody's Bank **Credit Report** Service rates long and short term debt for banks from 30 countries. There are three...

...Directory along with the current live companies. You can use the general data bases on **online** systems such as the WORLD files on LEXIS-NEXIS or Reuters' Business Briefing, to find...

19980301

4/3,K/15 (Item 2 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB  
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11765737 SUPPLIER NUMBER: 57590656 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Electronic Data Interchange and Electronic Commerce: The Future of Appraising.**

Waller, Bennie D.

Appraisal Journal, 67, 4, 370

Oct, 1999

ISSN: 0003-7087

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 2394

LINE COUNT: 00225

... 197 Real estate title evidence  
198 Loan verification evidence  
199 Real estate settlement information Mortgage **credit report**  
201 Residential loan application  
202 Secondary mortgage market loan delivery  
203 Secondary mortgage market investor...

...269 Mortgage or property record change notice

775 Broker price opinion (in development)

833 Mortgage **credit report** order



872 Residential mortgage insurance application

EDI formats allow the completed appraisal report to be...Currency,  
July 8, 1997. [www.occ.treas.gov/emoney/chris77b.htm](http://www.occ.treas.gov/emoney/chris77b.htm).

Cox, Beth. "Number of **Online** Purchasers Reaches 10 Million."  
Internet Advertising Report, December 12, 1997, [www.internetnews.com](http://www.internetnews.com).  
Darington, Sherwood...

...Vik. "The Internet and EDI." Telecommunications Magazine (1995).  
[www.digital.com/info/edi/edi-inet.html](http://www.digital.com/info/edi/edi-inet.html).

Rayburn, William, and Dennis Tosh. "Artificial Intelligence: The  
Future of Appraising," The Appraisal Journal (October...

...of Electronic Commerce: Selling Lemonade Has Never Been This Tough."  
[www.strom.com/pubwork/ecommerce.html](http://www.strom.com/pubwork/ecommerce.html).

Wagner, Mitch. "MIT Engineers Biggest E-commerce Deal."  
ComputerWorld, 1998. [www.computerworld.com/home/print9497...](http://www.computerworld.com/home/print9497...)

19991001

4/3,K/16 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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11493604 SUPPLIER NUMBER: 57484268 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**End-of-the-Century Grab Bag: A Miscellany of ONLINE**

**GOODIES.(Internet/Web/ Online Service Information)**

Quint, Barbara  
Searcher, 7, 10, 56  
Nov-Dec, 1999

ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 4037 LINE COUNT: 00352

**End-of-the-Century Grab Bag: A Miscellany of ONLINE**

**GOODIES.(Internet/Web/ Online Service Information)**

... best prices for bestsellers in books, music, and videos. Their book  
coverage now covers 40 **online** bookstores.

<http://www.acses.com>

Winfiles on URL and Bookmark Managers

<http://www.winfiles.com/apps/98/url.html>

Looking for some software to manage your proliferating bookmarks (or  
favorites for you Internet Explorer...with News-Page supplies international  
business news headlines. The site also has a miscellany of **online**  
reports, export tips, Web site links, etc.

Sweet's **Online**

<http://www.sweets.com/>

A leading traditional publisher for architects, engineers,  
contractors, and builders since 1906, the Sweet's Group has brought a  
number of its tools **online**. It features product data and construction  
industry news as well as links to specific manufacturer...

...business. Options posted on the side of the screen allow you to get  
company overview, **credit report** (purchase involved), subsidiaries or  
divisions, company Web sites, company news and press releases, key  
executives...

...lose weight while dining out, and phobias and manias, as well as how to  
write **HTML** using ...time.

U.S. News Archives on the Web

<http://metalab.unc.edu/slanews/internet/archive.html>

The Special Libraries Association's Newspaper Division produces this  
site that identifies all the **online** papers in the U.S. with news archives  
available on the Web. The site also...

...costs, this will be indicated as well.

StoyFinder

<http://www.pa.press.net/storyfinder/main.html>

PA New Media, the interactive media division of the Press  
Association, has developed a news...and one of 15 organization type codes.

PubList.com

<http://www.publist.com>

This free **online** service provides information on over 150,000 print and electronic periodicals from around the world...

...subject and country.

European Governments on the Web <http://www.gksoft.com/govt/en/europa.html>

This site links to sites from Europe's governments with information on the size of...

...the country.

Censtats

<http://tier2.census.gov>

The U.S. Census Bureau provides access to **online** versions of many census products, including the Annual Survey of Manufactures, Building Permits, Census Tract...

...world news feed from Reuters.

National Climatic Data Center

<http://www.ncdc.noaa.gov/extremes.html>

This site carries a wide variety of data on climate, including details on severe weather...

...Deja Ratings for over 400 categories of products and services and Shop Web to locate **online** merchants. For \$9.95 a month, users can have a Personal Newsreader service that accesses...

DESCRIPTORS: **Online** services...

PRODUCT/INDUSTRY NAMES: 4811525 ( **Online** Search Services & Directories)  
19991101

4/3,K/17 (Item 4 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB

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10879049 SUPPLIER NUMBER: 54039039 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Your 'cyber profile' is far from private.(privacy in the Internet)

Helm, Leslie

National Post, 1, 75, D12(1)

Jan 23, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 883 LINE COUNT: 00069

... sense of someone's wealth, you can go to [realestate.yahoo.com/realestate/homevalues/address.html](http://realestate.yahoo.com/realestate/homevalues/address.html) . The site will tell you the sales price of just about any home in the...

...credit, you can get a free report. Otherwise, pay \$8 (US) to get a personal **credit report** mailed to you. Review it to make sure there are no errors. The report will also give you a list of institutions that have recently accessed your **credit report** .

Credit information is legally available only to those with a legitimate right to such information...

...the Washington-based Electronic Privacy Information Center, "any used-car salesman can pull up your **credit report** ."

If you want a little more in-depth information, try one of the dozens of **online** investigative services that have cropped up.

One of the better deals is offered at [www...](http://www...)

...site.

This little exercise will give you some sense of what's available about you **online** . But be warned, there's lots more that can be pulled out with a little extra money.

David Raine, chief executive of San Diego-based Infospi.com, an **online** investigator, says his company compiles information from dozens of databases, including everything from Motorola's...

...DESCRIPTORS: Online services  
PRODUCT/INDUSTRY NAMES: 4811520 ( Online Services)  
19990123

4/3,K/18 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10847216 SUPPLIER NUMBER: 53923512 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Privately-Held Company Directories.**  
Ojala, Marydee  
Online, 23, 2, 81(1)  
March, 1999  
ISSN: 0146-5422 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2688 LINE COUNT: 00218

ABSTRACT: Tips on using **online** company directories to find information on privately-held companies are presented. An **online** yellow-pages directory can be a good place to start, but yellow-pages listings usually

...  
... an expanded version available at the Web site (<http://www.onlineinc.com/database/DB1998/lavin6.html>). Lavin's discussion is confined to the Dialog versions of the databases. They are available...Internet as part of IAC's InSite products (<http://www.iac-msite.com>). Hoover's **Online** (<http://www.hoovers.com>) is expanding its coverage of privately-held companies, but the offering...are researching, but from its creditors. It is certainly worthwhile to check your company's **credit report** to ensure that your creditors have not reported numbers incorrectly to Experian.

At Dun & Bradstreet's Web site (<http://www.dnb.com>), you can purchase a different type of business **credit report**. Business Background Reports sell for \$20 and Supplier Evaluation Reports for \$89. These are not...

...credit reports (<http://www.creditreports.com>). The site says it will sell you a business **credit report** for \$49.95. However, when I tried to order one, the site wouldn't let...

...DESCRIPTORS: Online searching  
19990301

4/3,K/19 (Item 6 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10415921 SUPPLIER NUMBER: 21049060 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Top Security and Privacy Sites.(Web sites with information on online security and privacy protection) (Internet/Web/ Online Service Information)**  
PC World, v16, n9, p187(1)  
Sep, 1998  
ISSN: 0737-8939 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 723 LINE COUNT: 00069

**Top Security and Privacy Sites.(Web sites with information on online security and privacy protection) (Internet/Web/ Online Service Information)**

... Net through forums, articles, and action alerts.  
Electronic Privacy Information Center Lobbies for individual privacy **online** and off. Extensive article library.  
Internet Privacy Coalition Promotes widespread use of encryption tools. News...

...and how to hide.

Cyberpunks Home Page  
(<ftp://ftp.csua.berkeley.edu/pub/cyberpunks/Home.html>) Archives software and source code, cryptography papers, rants about crypto-anarchy, more.

...README. **html** ) Scripts for sending PGP-protected e-mail, essays on encryption, links list.

Seals of Approval

Better Business Bureau **Online** Approved sites display a seal linking to the BBB's evaluation of the company's...

...awarding icons of approval where appropriate.

Government Resources

Federal Trade Commission's Congress on Privacy **Online** Shows that most Web sites lack basic privacy policies, protections.

U.S. House of Representatives...

...Consumer Gateway Consumer protection clearinghouse reports privacy issues, product recalls, legislation, and lawsuits.

Check Your **Credit Report**

Associated Credit Bureaus Professional trade organization for mortgage brokers, consumer credit agencies, and collectors tracks legislative action on freedom of information and credit reporting.

Equifax Order your credit profile **online** or off. Fraud FAQ advises you on how to protect your credit cards from theft...

19980900

4/3,K/20 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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09366720 SUPPLIER NUMBER: 19203320 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Twenty years of international online . (1996 International Online Meeting) (includes related article on online vendors not attending meeting)**

Ojala, Marydee

Searcher, v5, n2, p38(8)

Feb, 1997

ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 5393 LINE COUNT: 00432

**Twenty years of international online . (1996 International Online Meeting) (includes related article on online vendors not attending meeting)**

TEXT:

Information professionals from around the globe traditionally gather in London in December for the International **Online Meeting** (IOLIM), celebrating advances in the electronic **online** information world. IOLIM's tradition as a preeminent showcase for innovative new **online** products has been going on now for 20 years. Ironically, while the leading lights in...  
...the British Library's move to St. Pancras. As The Guardian (sponsor of the International **Online Meeting**, with the help of Learned Information Ltd., the conference organizer) put it on page...

...the Oxford Book of English Traditional Verse which, sad to say, contains no poems about **online** information. The press may still be talking about the move during next year's IOLIM...

The International **Online Meeting** is always an overwhelming experience. This year there were some 300 exhibitors and 16...

...information professionals in attendance. You might recall from my report here last year ("The European **Online Scene**." Searcher, vol. 4. no. 3. March 1996. pp. 22-27) that the 1995 show...

...3,400 people registered solely for Internet World, a show no longer bundled with International **Online** . According to an organizer's re-calculations, the 1995 IOLIM actually had only 13,400...

...much going on at IOLIM, one can easily succumb to information overload

without even going **online**. It is also much too easy to acquire an immense amount of paper in the form of press releases, product announcements, and glossy brochures. Go to an **online** information meeting and return laden with paper. Is there something wrong with this picture?

This...

...Minister. He spoke eloquently about how information technology will transform government, both by disseminating information **online** and by reducing costs through the elimination of paper forms. One wonders. His remarks went...

...DRI/McGrawHill Hill report. It has both chapters and tables. Only the chapter information is **online** with Profound. Textual chapter information, however, will contain numeric data. It's the full tabular...

...DRI information on Profound, that is not strictly true. DRI runs its own host, DRI **Online**, but Profound most definitely has exclusive third party rights to the data. Again, from DRI, "It's exclusive to the **online** redistribution world." From my perspective, this is still exciting news, since DRI data has been somewhat mysterious and opaque to **online** searchers. To have even the textual data available on a mainstream host such as Profound...for the new product will begin by combining Knight-Ridder Tribune Business News, Dow Jones **Online** News, and FT's McCarthy and Asia Intelligence Wire. Next will come new information from...

...goal. But it's the same goal I hear from database producers and from other **online** hosts not participating in this triumvirate. How can these people not travel the world without available separately **online**.

Once they have the product fully ready and launched, check back here for a complete...

...at Reuters' customers' companies, It is only logical to port Reuters Business Briefing, to the **HTML** environment. As a Reuters spokesman told me. "Having an **HTML** product opens many more doors for us. People using Intranets simply don't want to..."

...that uses it. Reuters Business Briefing News Explorer, mentioned above, is one. Others are the **online** version of a London newspaper, Electronic Telegraph (<http://www.telegraph.co.uk>), and the U...

...Dow Jones controls the distribution of its flagship newspaper. The Wall Street Journal, limiting its **online** host to Dow Jones News/ Retrieval and its internet access to Dow-maintained Web pages...the world, in the U.S. they have concentrated more on selling the newspaper than **online** products such as FT Profile. Partly this was due to a gateway arrangement with DataTimes...

...another delivery channel. Now the company must figure out how best to migrate a traditional **online** host to this channel. Meanwhile, customers are not 100 percent Web enabled. Many customers scream...

...just prior to TRW selling its entire information services business, including its consumer and business **credit report** services, to an investor group comprised of Bayed Capital Inc. and Thomas H. Lee Co... rather than reporting. However, that is gradually changing.

Now that EIU is electronic -- having databases **online** with ADP, Bloomberg, Dialog, FT Profile, LEXIS-NEXIS, Markintel. M.A.I.D, and Reuter...analysis. ICC is justly proud of its ISO9002 quality approval, not a common distinction for **online** information companies.

Twenty Years and Holding?

I must confess to a certain amount of trepidation in attending the 20th anniversary of International **Online**. I expected a bit of treacly, soppy sweet, remiscences about the good old days. That...

...and general management. There's great excitement about the promises inherent in the new international **online** information world.

Pessimistically, I see people trying to solve the same problems over and over...

...of IOLIM. With the multiplicity of conferences, seminars, and

association meetings available these days to **online** searchers and other information professionals, why go to London in December? It's not for...

...No, the truth is that most people come to IOLIM because it is the biggest **online** exhibition in Europe. It is an opportunity to learn about new products and services, some...

...exhibitors in this limited space. The simple fact is, that if you are serious about **online** information, and want to

DESCRIPTORS: **Online** searching...

... **Online** services  
19970200

4/3,K/21 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09337523 SUPPLIER NUMBER: 19187768 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Enhancing credit operations with the Internet.(Cover Story)**  
Steve, Bob  
Business Credit, v99, n1, p47(5)  
Jan, 1997  
DOCUMENT TYPE: Cover Story ISSN: 0897-0181 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4733 LINE COUNT: 00385

... from completion - accessible for free and long before they are available through an expensive vendor **credit report**. Ms. Faulkner also uses the website checking technique to gather background data on new customers...customer purchasing contact with Internet e-mail access we began to send brainstorming messages via **online** contact, and we partnered through the customer/supplier relationship in the most modern sense. Notes ...

...desire to make the deal work, but we could not accept just the traditional vendor **credit report** information as absolute. We went on-line and did some electronic newsclipping of both full...in cyberspace?  
Your national third party collection vendors probably all have operational websites (most with **online** referral forms), and most of their field representatives have laptops with **online** links to the home office that you can send e-mail to. You can better manage agency performance by accessing many of their employees **online** to report payments, ask for updates and negotiate disputes. You can use the same ubiquitous...

...are in turn from "Net Surfer" columns both in Business Credit magazine and in BC **Online**, the Internet version of this magazine at the national NACM website.

Check out <http://www...>

...CBF and CBA certifications and related courses, as well as government receivable seminars.

Visit BC **Online**, the electronic version of Business Credit. Here you can enter the Credit Forum and exchange...<http://www.sjmercury.com/> (San Jose Mercury News) - <http://www.wsj.com> (Wall Street Journal)

**Online** Career Center - <http://www.occ.com/occ/> - this is one of the original Internet employment...

...creditor. **html** <http://www.law.cornell.edu/topics/bankruptcy.html> - a useful reference for credit professionals

Ready to look for more? Here's one of...

19970100

4/3,K/22 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09320227 SUPPLIER NUMBER: 19142531 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**10 things you should know before filing bankruptcy. (Money Management)**  
Beamon, Kelly  
Black Enterprise, v27, n8, p91(4)  
March, 1997  
ISSN: 0006-4165 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3006 LINE COUNT: 00229

... your budget. However, there's one thing that's the same for both filings: your **credit report** will carry a negative entry reporting your bankruptcy for 10 years.

2. FILING DOESN'T...the Eastern District of Pennsylvania. And while it's illegal for employers who view your **credit report** to use your bankruptcy against you in a hiring decision, the fact is they still...

...Nolo Press, \$26.95; 800-992-6656). "Our book is for that 80%," he says.

**Online**, you'll find that the American Bar Association's Web page (<http://www.abanet.org>...

...2221.) Nolo Press has a Self-Help Law Center Site (<http://www.nolo.com>). America **Online** subscribers can even post bankruptcy questions on a messageboard at the site. For access, select...

...214-904-0529) also has a homepage (<http://www.whytel.com:80/home/eorne/TB/index.html>).

But there's no substitute for a good lawyer. He or she will be instrumental...

19970300

4/3,K/23 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09109361 SUPPLIER NUMBER: 18872765 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**1996 hottest products of the year. (Buyers Guide)**  
Computer Retail Week, v6, n155, p113(7)  
Nov 18, 1996  
DOCUMENT TYPE: Buyers Guide ISSN: 1066-7598 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4719 LINE COUNT: 00373

... for the holiday season. A cool soundtrack from Nine Inch Nails' Trent Reznor and great **online** playability help, too.

Talk of the top-selling game in 1996 would not be complete...

...of a futuristic mercenary. NASCAR Racing II adds an Internet interface that lets players race **online** in a new NASCAR league. Descent II is just a great game made better. As...the Microsoft Internet Starter Kit 2.0. The kit also includes links to Microsoft's **online** service, The Microsoft Network.

Apple introduced a similar kit in August, when it unveiled its...

...new machines, but also sold separately at retail. It includes Internet Dialer software for quick, **online** registration with an ISP, the Netscape Navigator, e-mail and Apple's QuickTime.

VocalTec, a...

...set ease-of-use and pricing standards in a hot software category, formerly reserved for **HTML** programmers.

Although Microsoft was unsure of how the consumer market would respond to FrontPage, the...

...Quicken Deluxe 6.0 with a Tax Deduction Finder, Debt Reduction Planner and a free **credit report**.

And Rand McNally New Media, a software publisher that lives up to the company's...on mouse sales, and expectations are that one with features

that help it navigate with **online** browsers will be a top seller.  
In addition to working with browsers, the \$84 IntelliMouse...

19961118

4/3,K/24 (Item 11 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08039272 SUPPLIER NUMBER: 17283720 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Trends on the online horizon: National Online Meeting '95.**  
Quint, Barbara  
Searcher, v3, n6, p34(12)  
June, 1995  
ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 9356 LINE COUNT: 00798

**Trends on the online horizon: National Online Meeting '95.**

The 16th National **Online** Meeting continued to show the growth that has characterized the conference with some 6,626...

...Internet, with its World Wide Web, is the hottest, fastest growing, and probably already dominant **online** information environment. Everyone is scrambling to get on board -- both the information industry and information ...

...dominated new products displayed in the exhibit hall and announced in the press room. The **online** industry seems to have caught up with the GUI revolution among general computer users. Whether through Windows-based products or through services emulating graphics-oriented consumer information utilities like America **Online** or Prodigy, or sometimes combinations of both, major **online** search services and database producers have begun to introduce new answer-oriented services with new...

...1995. The date kept slipping, but DataTimes distributed copies of the software at the National **Online** Meeting as part of a major release to all existing customers and to traditional markets...on Prodigy and \$2.95/connecthour for more usage.

Search Engines for Sale

The National **Online** Meeting serves as a marketplace for the information industry, too. These days the line between...

...to supply First! for the Web customized news service, mapping profiles and relevant documents as **HTML** (HyperText Markup Language) pages automatically organized by topic. The Concept and Relate features in the...

...document pricing options, billing and tracking logs, easy installation and administration, and improved support of **HTML**.

PLS makes the PLWeb search server/dispatcher/gatherer available for downloading off its Internet home...

...new Topic Agents products. The Topic WebSearcher supports concept-based search and relevance ranked results, **HTML** compatibility, support for Adobe Acrobat PDF files, and over 50 word processing formats, advanced security...data. Let's break it down into some major categories.

International

As always, the National **Online** Meeting offers particular strength for searchers interested in global data sources. The ownership relationship has changed substantially between Learned Information U.K., sponsor of the International **Online** Information Meeting held each December in London, and the U.S. operation. In fact, shortly after the National **Online** Meeting, Learned Information in the United States announced a name change to Information Today, Inc...

...a collection of print, CD-ROM, and Internet-based databases from Mexico. Its dial-up **online** databases include Mexico City's Reforma newspaper, Monterrey's El Norte, the Mexican Federal Register...CD-ROM available through the National Information Services Corporation (NISC). INFO-SOUTH



also supplies direct **online** access to the database as well as to a Directory database of businesses, prominent individuals...

...and seven Latin American countries plus an open category. Searchers can access the data through **online** networks or Windows-based PC packages. Access includes graphic displays and analysis.

EURASTAR, a division...and CQ Researcher in the American Newspaper Publishers Association's standard format, CQ on America **Online**, and CQ Researcher on a SilverPlatter CD-ROM. They soon expect to add Reporter's...

...user interface to their own in-house Washington Alert service.

Westlaw plans to release an **online** current awareness service called the West Network. It will support current awareness services, electronic mail, discussion forums, legal research capabilities, Westlaw and Internet gateways, and other **online** services. West will first market the West Network in California and then expand nationally. It...

...consumer service from American Lawyer, will have some competition. Westlaw continues to add to its **online** collection with eight Native American Law databases covering case opinions, statutory legislation, and law journals...

...the Johannesburg stock exchange, South African funds and Share Registers. New reports from CDA/Spectrum **Online** compile 13(f) aggregate holdings and rank selected securities or institutional owners. Historical Competitors Summary compares historical 13(f) institutional ownership in one report. The CDA/Spectrum **Online** system now transfers files with Kermit or Zmodem over the Internet.

The Investext Group now...to its FirstSearch and EPIC service (File 37).

American Business Information has opened a direct **online** service. American Business Lists **Online** offers access to 10,000,000 company listings for \$45 a year subscription, \$15/connecthour...

...each for less than 5,000, \$6 per company profiles, and \$29 per TRW Business **Credit Report**.

Information Access Company has introduced IntelliSeek, a CD-ROM database compiling competitive intelligence information for...

...files update daily and offer access through Internet Web  
<http://www.primenet.com/-incad/incad.html> | or gopher and bulletin board access. In July INCAD will install the latest version of...

...ROM, diskette, and the Internet. The Derwent Patents Citation Index (PCI) and Geneseq will go **online** with STN International through an arrangement with FIZ Karlsruhe in December. Derwent has also introduced... Prous Science Publishers supplies data via KRI/Dialog and DataStar. Prous also offers its own **online** service with chemical structural access to Prous' drug information sources through Cipiline and on the...

...offer its PINET (Physics Information Network) through the Web  
<http://www.aip.org/pinet/pinethome.html> |. A beta test period is planned from June through August for current PINET subscribers and...

...World Wide Web in 1996. They have already opened Web access for Applied Physics Letters **Online** of the OCLC Electronic Journals **Online** with Physical Review Letters scheduled next. ABI/Inform and Periodical Abstracts on the EPIC service...its entire data service over the Internet. They already supply data to CompuServe, TV Guide **Online**, Bloomberg Financial, Knight-Ridder, and other services. They will use WAIS to handle the information...

...heart grow fonder and some players and phenomena were not represented at 1995's National **Online** Meeting.

The three big players that attendees did not see at the NOM'95 meeting are the consumer information utilities -- CompuServe, America **Online**, and Prodigy. As more and more publishers turn to the consumer services as publishing outlets...

...companies in the U.S. announced they would form a national network to

help local **online** newspapers create **online** services. The New Century Network will operate as a joint venture of Advance Publications, Cox...  
...185 daily newspapers with total Sunday circulation of over 23,000,000.  
Six already offer **online** products on commercial **online** services, e.g., Cox's Atlanta Journal and Constitution and the Los Angeles Times' TimesLink **Online** and the World Wide Web, etc. The other two have products in development. Members will...

...boards, and realtime conferencing. Each original company expects to put all but the smallest newspapers **online** with the network within the next three years. The first eight members are only the...

...daily papers. Already the New York Times announced its participation in May. Presslink, a leading **online** supplier of graphics to newspapers, and Prodigy have professed enthusiastic support. Projected pricing would have ...

; National **Online** Meeting...  
19950600

4/3,K/25 (Item 12 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08011653 SUPPLIER NUMBER: 17187578 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Internet starting to grow up. (includes related articles on six ways for engineers to access the Internet, and on the World Wide Web)**  
Lange, Larry  
Electronic Engineering Times, n853, p103(4)  
June 19, 1995  
ISSN: 0192-1541 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4351 LINE COUNT: 00344

...ABSTRACT: T, DEC, and Nippon Telegraph and Telephone, but security concerns prevent most companies from taking **online** product orders. Internet firewall products are available from many vendors, but they do not always...

... cannot be assured, consumers are unlikely to want to give out credit-card numbers or **credit - report** information, and this problem is impeding the further commercialization of the Internet.

Firewall products are...or inexpensive--is access via modem to a commercial on-line service such as America **Online**, CompuServe, Prodigy or Delphi. User-friendly Internet interfaces take you through FTP, gopher, Usenet and...allows access to hypermedia-for hypertext and multimedia-documents based on the Hypertext Markup Language ( **HTML** ), which is essentially a set of formatting instructions. Originally envisioned as a text-only feature...

19950619

4/3,K/26 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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04104400 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Your 'cyber profile' is far from private: Do you know just how much people can find out about you on the Internet? Here's how to check it out**  
LESLIE HELM  
FINANCIAL POST, pD12  
January 23, 1999  
JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 811

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... sense of someone's wealth, you can go to realestate.yahoo.com/realestate/homevalues/address. **html** . The site will

tell you the sales price of just about any home in the...

... credit, you can get a free report. Otherwise, pay \$8 (US) to get a personal **credit report** mailed to you. Review it to make sure there are no errors. The report will also give you a list of institutions that have recently accessed your **credit report**.

Credit information is legally available only to those with a legitimate right to such information...

... the Washington-based Electronic Privacy Information Center, "any used-car salesman can pull up your **credit report**."

If you want a little more in-depth information, try one of the dozens of **online** investigative services that have cropped up.

One of the better deals is offered at [www...](http://www...)

...site.

This little exercise will give you some sense of what's available about you **online**. But be warned, there's lots more that can be pulled out with a little extra money.

David Raine, chief executive of San Diego-based Infospi.com, an **online** investigator, says his company compiles information from dozens of databases, including everything from Motorola's...

19990123

4/3,K/27 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

03861756 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Orange County, Calif., Newspaper Staff Give 99 Tips for Year 2000**

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ORANGE COUNTY (CALIF.) REGISTER  
)

December 27, 1998

JOURNAL CODE: KTOC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3250

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of your Internet browser. It's free to download, and it will greatly enhance your **online** experience.

4. Invest in a low-cost, high-density storage system. It's a great... such a crucial medium that if you're in the job market but not looking **online**, you might be cutting yourself out of some rich opportunities.

40. A dose of levity...

... Association of Investors Corp. at (714) 667-7228 or [www.better-investing.org/regions/orange.html](http://www.better-investing.org/regions/orange.html)

48. Max out your 401-k. Contributing to your company-sponsored 401-k plan not...

...the older you get, the more conservative your investments should become.

51. Put your portfolio **online**. There are numerous Web sites that allow you to track your stocks and mutual funds...

...you set aside before any taxes are taken out.

60. Get a copy of your **credit report**. Lenders use credit reports -- your borrowing and repayment history -- before deciding whether to extend credit...

19981227

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PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES

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8/9/11 (Item 1 from file: 621)  
DIALOG(R) File 621:Gale Group New Prod.Annou.(R)  
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01570806 Supplier Number: 47985116 (THIS IS THE FULLTEXT)  
**NCSA Launches Secure Web Vendor Program; Experian Requires Partners To  
Achieve NCSA Web Certification.**

Business Wire, p9170027

Sept 17, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1173

TEXT:

CARLISLE, Pa.--(BUSINESS WIRE)--Sept. 17, 1997--The National Computer Security Association (NCSA) Wednesday announced the launch of its Secure Web Vendor program.

The Secure Web Vendor Program is designed to reduce the risks associated with the exchange and processing of sensitive data between companies, their vendors/distributors and their customers.

Experian, the information businesses formerly owned by TRW Inc., is one of the first organizations to adopt the NCSA program. As part of this program, Experian is requiring their partners to obtain NCSA Web Certification.

"When taking advantage of the information highway, confidence is a two-way street. Sensitive data is often distributed both outbound and inbound through companies, their vendors/distributors and the consumer. Our program contributes to the steps which alleviate the actual and perceived risks associated with web-based commerce," said Scott Gordon, vice president of Marketing.

"We are delighted that Experian has chosen the NCSA Web Certification program as one of its vehicles to enhance confidence to their consumers and distributors."

Secure Web Vendor Program

The NCSA Secure Web Vendor program affords companies the ability to address their consumers' concerns that sensitive data transactions are being properly secured. Furthermore, by requiring NCSA Web Certification, a company can fortify the security efforts of their web site, and their partners' web sites, with the most applicable and current web-based security standards and practices.

Partner sites are required to achieve certification in order to process sensitive transactions which involve the initiating company's data or products. The program, which offers a discount towards the NCSA Web Certification of a company's web site and their partner's web site, also includes web site security education, support and expedited processing.

Experian and its Partners Achieve NCSA Web Certification

Experian achieved NCSA Web Certification (see [www.experian.com/product/consumer/security.html](http://www.experian.com/product/consumer/security.html)) in July, before offering **credit reporting** services to consumers through the Experian Web Site on Aug. 13, 1997.

Experian suspended service on Aug. 15, when the company became aware that the system had been sending some reports in the wrong sequence, resulting in some reports being sent to the wrong on-line recipients.

At that same time, Experian introduced a NCSA Web Certification pilot program to a few of its partners, such as ConsumerInfo.Com (<http://www.consumerinfo.com>), that provide credit information services over the web.

"Experian has always maintained effective internal audit and control processes to protect consumer information. Clearly, conducting business over the web, especially when interacting with third parties, presents some new and dynamic challenges," said Dennis Rice, Experian, director of Information Security and Fraud Control Services.

He added, "In our opinion, the NCSA Web Certification program effectively satisfies some of our key Internet security issues: 1) it is a credible and practical approach; 2) the methodology is rigorous and yields valuable data; and 3) it provides further evidence that Experian and our partners are employing proactive, state of the art methodologies to implement our security strategies and protect the sensitive information we have in our systems."

"Our utmost mission is to protect our site against unauthorized access

to credit reports or credit card information, while maintaining efficient, accurate and quick Internet delivery of personal information to consumers," said Edward Ojdana, president of ConsumerInfo.Com.

He added, "There are a lot of smart people out there thinking about ways to attack a site. The NCSA brings objective requirements, tests and inspections that are extremely difficult to duplicate internally. We believe Certification is an essential credential for any secure site and will influence consumer purchasing decisions."

#### Passing NCSA Web Certification

NCSA Web certification alleviates Web site risks and liability for both operator and visitor by providing, verifying and improving the use of industry endorsed logical, operational and physical baseline security standards. To achieve and maintain annual NCSA Web Certification, a certified site must:

- comply with the security criteria outlined within an official Field Guide (developed by NCSA along with input from various vendors, end users and computer security experts);

- provide the NCSA with an application that documents their current security provisions and infrastructure (also detailed in the official Field Guide);

- pass a NCSA conducted remote assessment of the participant's network configuration. The first assessment identifies what network devices are visible from the Internet. The second assessment utilizes several tools to test the network for potential vulnerabilities. Some of these tools are either public or commercially available, such as ISS SafeSuite.

Other tools have been developed and/or obtained by the NCSA InfoSecurity Reconnaissance team which monitors public and underground subversive sites to obtain network vulnerability data and hacker tools;

- pass an on-site inspection by either the NCSA or an authorized NCSA Web Certification Partner (see [www.ncsa.com/webcert/partners.html](http://www.ncsa.com/webcert/partners.html)). This assessment validates the participant's documentation and also identifies potential environmental security vulnerabilities;

- pass at least two random spot-checks, either remote or on-site, to ensure compliance is maintained. Since security is not a one-time event, the spot-checks aid to enforce updated criteria;

- comply with updates to the NCSA Web Certification criteria. This criteria is updated by the NCSA on a regular basis to address new threats and introduce new standards and practices. The NCSA notifies participants about updates and provides security alerts electronically.

By implementing the methods, procedures, policies, and other criteria required to achieve NCSA certification, a site and its users can expect materially reduced risk of downtime, intrusion, data loss and theft, tampering and other known security risks compared to sites that are not NCSA certified.

#### NCSA Web Certification Pricing and Availability

The NCSA's Web Certification Program, version 2.0, is now available either directly from the NCSA or NCSA authorized Web Certification partners. The program comprises a detailed Certification field guide, on-site evaluation, remote testing, random spot-checking and an evolving set of industry endorsed best practices.

The basic Certification cost is based on a per Web-server fee of \$8,500 with discounts based on multiple servers, multiple sites and number of Secure Web Vendor Program participants. The NCSA offers site licenses as well as training and pre-certification reviews made available through authorized security consultants.

For more information about NCSA Web Certification contact the NCSA at 800/488-4595, via E-mail to [webcert@ncsa.com](mailto:webcert@ncsa.com) or visit the NCSA Web site at <http://www.ncsa.com>.

#### About Experian

Experian, a global supplier of consumer and business credit, direct marketing and real estate information, was formed in November 1996 from the merger of Experian (formerly known as TRW Information Systems and Services) and the CCN Group.

For business details, online products and practical information about managing credit, visit the company online at [www.experian.com](http://www.experian.com). Experian's press contact, Janis Lamar, can be reached at 714/385-7814.

#### About NCSA

NCSA's mission is to continually improve global security, trust and confidence in computing through the certification of products, systems and

people. The goal for NCSA Certification is to significantly contribute to making the digital world a safer place. For more information about NCSA Certification, visit our web site at [www.ncsa.com](http://www.ncsa.com).

CONTACT: NCSA

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[brose@ncsa.com](mailto:brose@ncsa.com)

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8/9/3 (Item 3 from file: 15)  
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01295878 99-45274

**The on-line sleuth**

Greco, Susan

Inc. v18n14 PP: 88-89 Oct 1996 CODEN: INCCDU ISSN: 0162-8968

JRNL CODE: INO

DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages

WORD COUNT: 954

**ABSTRACT:** The best sites and services for conducting electronic competitive-intelligence research are presented. Financial data on public companies can be found through Web sites such as Hoover's Online and Dun & Bradstreet's Online Access. Getting news about small private competitors can be done through Web sites such as Ecola's 24-Hour Newsstand, CNN Interactive, and MediaFinder. Deja News Research Service allows companies to "listen in" on the Usenet section of the Internet. There are also several business clearinghouse Web sites, including American Demographics and ProfNet.

**TEXT: Headnote:**

Here's how to find electronic competitive intelligence

TODAY, MORE AND MORE businesspeople are researching markets from the comfort of their keyboards. "It's not unusual for a client to come to me and say, 'I've already checked out my competitors' Web sites,'" says Janet Gotkin, an information broker in Montrose, N.Y. "Now the client wants to know 'How much is Company X spending on customer-service programs?'"

That's asking a lot. Anyone who has surfed the Internet knows that intelligence as specific as customer service expenditures is hard to find. Still with luck and direction, you can glean online details about competitors, industry trends, and customer opinions. As a first step, type in competitors' names using Internet search engines such as Yahoo, AltaVista, HotBot, or Infoseek, and see what turns up. But what next? We asked information brokers and others knowledgeable about the on-line world to recommend the best sites and services for conducting further competitive-intelligence research on a budget. We whittled their list down to the sites here, which are relatively easy to use and free unless otherwise stated.

**Digital dossiers.** The financial data on public companies that have always been available are even more accessible on the World Wide Web. Hoover's Online (<http://www.hoovers.com>) reveals income-statement and balance-sheet numbers in detailed profiles of nearly 2,500 public companies. The service is free to America Online subscribers (keyword: Hoover) but otherwise costs \$9.95 a month. However, Hoover's Online lets anyone download free half-page profiles of 10,000 (mostly public) companies.

For official filings from public companies, go to the U.S. Securities & Exchange Commission home page (<http://www.sec.gov/>) and tap into the SEC's Edgar database. When you need numbers fast, Edgar's a pal, but this system is not so easy on the eyes. Likewise, it's handy to have statistics on the Fortune 500 on-line (select Fortune from the menu at <http://pathfinder.com/>), but the site could be more user-friendly.

**Avenue Technologies** (<http://www.avetech.com/avenue>) packages news and numbers from 11,000 private and 9,000 public companies as well as 5,000 international companies. The reports, which draw on such sources as Moody's Investors Service, cost \$15 to \$40 each, and the level of detail varies greatly. However, the Web site presents summaries, so you know what to expect before you buy. The first on-line report is free. **Dun & Bradstreet's Online Access** (<http://www.dbisna.com/dbis/product/secure.html>) provides short reports on 10 million U.S. companies, many of them privately held-but no credit ratings. (D&B subscribers can get full **credit reports** on-line for around \$30.)

**Real-time research.** Getting news about small private competitors can be

daunting, but it's not impossible. Ecola's 24-Hour Newsstand (<http://www.ecola.com/news>) links you to the Web sites of more than 2,000 newspapers, business journals, magazines, and computer publications. Click on Newspapers, for example, and you'll get a city directory; type in a rival company's home city, and a list of local papers appears. Of course, some of the periodicals are more easily searched than others, and some charge fees.

To track down obscure news, it may be worth perusing the pricey archives of hard-core on-line research services such as Dialog and Nexis. But for recent news, first try CNN Interactive (<http://www.cnn.com>). Information broker Stephanie Ardito recalls a client desperate to locate certain recent information on diabetes research. In vain, Ardito searched Dialog's pharmaceutical databases as well as several on-line news wires. Finally, she located the information at the CNN site. "They're right up to the moment," she says. One caveat: the CNN archives go back weeks but not years.

Some information brokers hate The Knowledge Index, available to CompuServe members, calling it a watered-down version of the almighty Dialog research service. But others think The Knowledge Index represents a real deal at \$21 an hour.

The Electric Library (<http://www.elibrary.com>) is also great for scouring magazines, reference works, and news wires, notes Mary Ellen Bates, author of The Online Desk Book. At \$9.95 a month, the service is designed for students; still, business users can take advantage of a two-week free trial worth 100 searches. Homework Helper, a similar service produced by the same company, is available on the Prodigy on-line service. Despite its name, Homework Helper is used by businesspeople and costs just \$6 an hour or \$9.95 a month for two hours, plus \$2.95 for each additional hour.

MediaFinder (<http://www.mediafinder.com>) simply provides an index and description of thousands of newsletters, catalogs, and magazines. It contains a limited number of Web links.

The on-line grapevine. The ability to "listen in" on conversations about you or your competitors may represent one of the best market-research values of the Internet, simply because it's unique to the medium. We're talking, of course, about the news groups and discussion groups so prevalent in the Usenet section of the Internet. The groups offer more than gossip; you can identify experts among the contributors. Deja News Research Service (<http://www.dejanews.com>) claims to have the "largest collection of indexed archived Usenet news anywhere." Liszt (<http://www.liszt.com>) is a searchable directory of E-mail discussion groups. Both contain tips for Internet newbies.

Business clearinghouses. When you're not sure where else to turn, consider several sites that have compiled good collections of business resources. John Makulowich's Awesome Lists (<http://www.clark.net/pub/journalism/awesome.html>) has links to more than 140 sites. American Demographics (<http://www.demographics.com>) maintains a directory of marketing experts. ProfNet (<http://www.vyne.com/profnet>) helps you quickly locate professors who are leaders in their field.

StartingPoint (<http://www.stpt.com/busine.html>) features an extensive list of commercial directories and resources. Babson College (<http://www.babson.edu>) is in tune with small-business people's needs. Finally, the Competitive Intelligence Guide (<http://www.fuld.com>) offers sleuthing tips along with an "Internet Intelligence Index" of company resources. Tell us about your favorite business site by sending a message to [susan.greco@inc.com](mailto:susan.greco@inc.com). R

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GEOGRAPHIC NAMES: US

DESCRIPTORS: Market research; Competitive intelligence; Web sites; Internet  
CLASSIFICATION CODES: 9190 (CN=United States); 7100 (CN=Market research);  
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**Legacy Data Access**

**(Netscape is working with several vendors to enable Netscape clients and servers to access enterprise legacy databases)**

Information Week, p 22

August 04, 1997

DOCUMENT TYPE: Journal; News Brief ISSN: 8750-6874 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 70

**TEXT:**

Netscape Communications is working with more than a dozen companies to enable Netscape clients and servers to access enterprise databases such as **credit histories**, health-care records, and purchase orders. NCR, Siemens-Nixdorf, and Bea Systems are among the companies cooperating to provide Web-enabled tools for tapping into legacy data. The data is distributed in a standard **format** such as **HTML** or Java and can be viewed within Netscape Communicator's cross-platform interface.

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COMPANY NAMES: BEA SYSTEMS INC; NCR CORP (AT&T CORP); NETSCAPE

COMMUNICATIONS CORP; SIEMENS NIXDORF INFORMATIONSSYSTEME AG (SIEMENS AG)

INDUSTRY NAMES: Network hardware and software; Software

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SFTU031

**Leading Enterprise Connectivity Companies and Netscape Team to Deliver a New Class of Internet-Enabled Tools for Accessing Enterprise and Mainframe Data Systems**

DATE: July 29, 1997

07:50 EDT

WORD COUNT: 878

MOUNTAIN VIEW, Calif. July 29 /PRNewswire/ -- Netscape Communications Corporation (Nasdaq: NSCP) today announced relationships with the leading providers of mainframe and enterprise connectivity solutions. These companies are leveraging the Netscape ONE open network environment, Netscape(R) Communicator client software and Netscape SuiteSpot server software to deliver a new class of Web-enabled tools for accessing enterprise systems and data. By working with these leading vendors, Netscape can offer its customers the best tools for seamlessly integrating legacy applications and databases into Internet, Intranet and Extranet information solutions. Companies working with Netscape include Active Software, Apertus, Attachmate, BEA Systems, Beyond Software, Blue Lobster Software, Information Builders, Intelligent Environments, Kiva Software, NCR, OpenConnect Systems, Siemens-Nixdorf, Simware, StarQuest Software, TIBCO Software, Transarc and Wall Data.

Each company working with Netscape is creating and implementing applications to interface with mainframe databases in order to access enterprise data such as financial **information**, **credit histories**, health care **information**, human resources records and purchase order archives. That data is then distributed in a standard **format** such as **HTML**, JavaScript or Java which can be viewed and manipulated within Netscape Communicator's familiar, cross-platform interface. These solutions ensure data is available across the enterprise in a rapid and interactive manner, reducing the resources needed to ensure a smooth information flow between legacy systems and leading-edge technology.

"These relationships address the ongoing customer demand for tailored solutions that leverage the wealth of data available on enterprise and mainframe systems," said Danny Shader, vice president of industry and developer relations at Netscape. "Having access to these information stores is quickly becoming a key business requirement as Intranets and Extranets play increasingly larger roles in data tracking. Netscape ONE, Netscape SuiteSpot and Netscape Communicator are ideal for making the link to this important information. With their ease-of-implementation and support for open standards and interoperability, our partners' technologies and products are the logical choice for web integration of mission-critical enterprise information. The end result is mainframe data that is readily available to users in a practical manner that stresses ease-of-use."

These new relationships build on the business momentum created by Netscape's recent Design Wins announcement. To date, more than 200 enterprise customers and large organizations have chosen Netscape client or server software for implementing business-critical applications or corporate messaging for their Intranets and Extranets. These 200 companies represent a total of more than two million seats for Netscape's solutions.

"As companies continue to leverage the Internet and private Intranets, there is a growing need for software solutions to provide increased access to information," said Jeff Eppinger, chief technology officer and acting chief operating officer at Transarc. "By combining the Java features within the Transarc TXSeries of transaction system products with Netscape ONE, customers can build business transaction solutions to support their core business functions."

By providing easy and immediate access to critical corporate data, customers, partners and companies can improve internal communication, increase the speed and efficiency of fulfilling information requests, reduce resource-intensive support costs and create new sales and marketing opportunities.

"Netscape is a leader in the Internet marketplace and we are pleased to add the robust transaction management and mainframe integration capabilities of the BEA enterprise middleware suite to the Netscape ONE environment," said Edward W. Scott, Jr., executive vice president of worldwide field operations at BEA. "The combination of Netscape ONE and BEA's transaction, messaging, and object technologies gives customers a standards-based roadmap to access their data virtually anywhere, and utilize mission-critical applications built on BEA TUXEDO across the distributed enterprise. By choosing Netscape and BEA, customers obtain an end-to-end solution to the business problem of taking advantage of the Internet while maintaining the management and scalability benefits that come with mission-critical enterprise and mainframe environments."

The Netscape ONE platform embraces open standards including: Dynamic HTML, Java, JavaScript, Lightweight Directory Access Protocol (LDAP) and Common Object Request Broker Architecture (CORBA). Netscape ONE unifies the standards of the Internet into a single platform for creating powerful, robust applications. By relying on Netscape ONE to Web-enable their applications, enterprise connectivity vendors can offer their customers seamless interoperability, dramatic scalability, on-demand information access, ease of use, central deployment and management, and the capacity to deliver dynamic content -- all within a global network environment.

Netscape Communications Corporation is a leading provider of open software for linking people and information over enterprise networks and the Internet. The company offers a full line of clients, servers, development tools and commercial applications to create a complete platform for next-generation, live on-line applications. Traded on Nasdaq under the symbol "NSCP," Netscape Communications Corporation is based in Mountain View, California.

Additional information on Netscape Communications Corporation is available on the Internet at <http://home.netscape.com>, by sending email to [info@netscape.com](mailto:info@netscape.com) or by calling 415-937-2555 (corporations) or 415-937-3777 (individuals).

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SOURCE Netscape Communications Corporation

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(NSCP)

COMPANY NAME: NETSCAPE COMMUNICATIONS CORPORATION  
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**ROBERTSON EYES OFFERING INTERACTIVE EARNINGS MODELS**

Wall Street Letter, v29, n22, pN/A

June 9, 1997

ISSN: 0277-4992

Language: English Record Type: Fulltext

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**TEXT:**

Robertson Stephens is mulling a move that would allow clients to manipulate its models for earnings and revenue projections interactively over the Internet. The firm has started delivering morning notes, full-text research reports and models in Adobe's Portable Document Format (PDF), said an official at the firm. He stressed, however, that a decision on the interactive models is not imminent. The firm has a number of issues to resolve, including security and analysts' concerns over intellectual property rights, before it would enable clients to change assumptions and scenarios in the models. "But if our clients want that, we'll respond to that," he said, adding that the firm may tier its services and offer the models only to its top clients.

Fidelity has prompted interest by a number of institutions," he added. Last year Fidelity Investments began requiring most of the major Street firms to deliver earnings models to the fund company using Internet technology. Robertson is now working with its analysts internally to convert information for use on the Web.

Wall Street firms began tinkering with the Web by offering standard research fare and now firms are going a step farther and "Webizing" their **reports** and other information. **Credit** Suisse First Boston is making all of its valuation models available over the **Web** in Excel spreadsheet **format**. The firm has also developed an electronic version of its value-based analysis approach and is incorporating that into its models. Goldman Sachs, Morgan Stanley and Montgomery Securities are among the Street firms that deliver equity research using Web-based technology.

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**Internet lending is for real**

Myer, Warren H

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**ABSTRACT:** Internet lending is stomping out skeptics one mouse click at a time. This was the resounding finding from the 1998-1999 Mortgage Industry Survey of industry professionals and consumers. Although this year's poll did reflect sentiment that the Internet may not soon replace the personal touch available in a brick-and-mortar office, the research did show that the leading mortgage sites are now generating between 10,000 and 15,000 applications per month, clearly demonstrating that the Internet is now a viable channel for mortgage originators. There are ten key findings of the survey, including: 1. The Internet is better suited to refinancing than to purchase money mortgages. 2. Having a local office is not a critical factor in choosing an online mortgage company. 3. Consumers state that brand is not important on the Internet. 4. Consumers are willing to fill out applications online, but offering alternative response channels could significantly impact success. 5. Multilender sites will dominate the Internet.

**TEXT:** Headnote:

The latest edition of the  
industry's leading survey  
of Internet usage shows  
that 73 percent of lenders  
believe the Internet is a  
vital part of their overall  
business strategy. That's  
up from the 69 percent  
reported for last year.  
Only 2 percent of con-  
sumers surveyed reported  
that a brand name for a  
lender was important,  
while 59 percent said the  
lender was picked  
because of rate.

Internet lending is stomping out skeptics one mouse click at a time. This was the resounding finding from the 1998-1999 Mortgage Industry Survey of industry professionals and consumers conducted exclusively for Mortgage Banking. This year marks Myers Internet Services' third year surveying the solid growth and innovations of this booming portion of the industry. It is also the third year that the results seem to speak for themselves. Although this year's poll did reflect sentiment that the Internet may not soon

replace the personal touch available in a brick-and-mortar office, our research did show that the leading mortgage sites are now generating between 10,000 and 15,000 applications per month, clearly demonstrating that the Internet is now a viable channel for mortgage originations. In fact, many of the 87 respondents to the survey cited "more functionality" and "total online origination" as some of the aspects they would like to see added to their Web sites in the future. Therefore, it is not surprising that 73 percent-up from 69 percent reported in last year's survey (see Mortgage Banking, August 1998)-said that the Internet was a vital part of their overall business strategy.

Additionally, the average company surveyed reported closing more than \$5 million a month from its Web site about 17.5 percent of its total origination volume. Further, companies participating in the survey closed \$1.55 billion in 1998 and project closing \$3.81 billion off the Internet in 1999 (see Figure 1). That is also up from last year's findings, which indicated survey respondents together closed \$716 million on the Internet.

From the largest mortgage companies in the nation to individual loan officers, 1998 showed us that the Internet is fast becoming an essential part of a company's overall origination strategy.  
Survey methodology

To provide a more complete picture, this year's survey targeted two groups: consumers and industry players. The industry survey was mailed to more than 1,200 mortgage originators across the country (see Figure 2). Our list of contacts was compiled from research done through Internet search engines such as HotBot and Yahoo!, and companies advertising on Internet directories such as Bankrate and Mortgage-net.

The 87 replies from this portion of the survey were collected via mail, fax and an online listing at <http://www.mpronet.com/survey>. Results for this part of the survey were tallied using Touch Base Computing's QuikPoll system.

The consumer survey was posted online through links at <http://www.bestrates.com> and <http://www.mortgage-net.com>. Sixty-eight consumers responded. In addition to the surveys, we also interviewed key executives at several of the leading online mortgage companies.

#### Key findings

In 1998, the Internet produced measurable results across the breadth of the mortgage industry. Our survey provided 10 key insights into how the Internet was best used in the last year. From the findings, we are also able to offer projections of where mortgage originators and consumers see Internet origination heading in the future. The 10 insights run the gamut from the well known to the eye-opening. Here they are:

#### 1. THE INTERNET IS BETTER SUITED TO REFINANCING THAN TO PURCHASE MONEY MORTGAGES.

One reason for this may be that consumers who are refinancing are typically not influenced by a Realtor. They also tend to be more experienced in the mortgage process and more willing to go online to shop for the best rate. However, as interest rates rise and refinancing activity slows, many mortgage companies' Web sites are experiencing a reduced number of loan applications. This is evidenced by the more conservative projections in the growth rate for online originations for 1999 (see Figures 3 and 4). Projected growth was 321 percent in our 1997-1998 survey; our 1998-1999 survey shows a projected growth of only 245 percent.

However, in June we interviewed two companies-Countrywide Home Loans, Inc., Calabasas, and QuickenMortgage, an online mortgage operation owned by Intuit, Mountain View, California-that claim to have beaten the online originations slowdown. These companies actually experienced an increase in online loan applications despite rising interest rates that have choked off refinancings.

"[Countrywide's] brand is well established with Realtors. That fact, coupled with our strong branch office presence, gives us a competitive edge in originating purchase mortgages through our Web site. The consumer gets all the benefits of going online as well as having a local branch office, just like they do with Charles Schwab," says Cameron King, executive vice president of Countrywide's Electronic Commerce Division.

Having a branch office was very important to 21 percent of the consumers our survey reached, so Countrywide's branch presence could certainly give it an edge over other pure-online mortgage Web sites.

QuickenMortgage launched an instant automated online preapproval process after conducting focus groups with Realtors. "With the introduction of credit reports from the national credit bureaus, QuickenMortgage can now relieve consumers' anxiety about whether or not they will be preapproved for loans. Within minutes, we can show the consumer a customized set of loans available from 15 different lenders, and offer them a free preapproval letter," says Alison Berkley Wagonfeld, director of marketing for QuickenMortgage. "Last year, purchases accounted for 30 percent of our business; this year it is closer to 50 percent," she says.

(Chart Omitted)

Captioned as: Figure 1

Figure 2

There are several reasons for QuickenMortgage's success with purchase money mortgages. QuickenMortgage generates about 20 percent of its traffic through other Intuit products like Turbo Tax and Quicken, which probably are used by a high percentage of homeowners. The QuickenMortgage Web site is also very rich in educational tools and articles helpful to homebuyers.

Still, our findings indicate that 1999 will pose key challenges to mortgage companies that depend on the Internet for their originations, as they scramble to capture a piece of the purchase money market.

## 2. HAVING A LOCAL OFFICE-WHILE BEING IMPORTANT IS NOT A CRITICAL FACTOR IN CHOOSING AN ONLINE MORTGAGE COMPANY.

The majority of consumers surveyed (53 percent) indicated feeling "neutral" on whether working with a local company was important. Only 21 percent of consumers reported that it was significant, while 26 percent said that it was not. However, of those consumers surveyed, half indicated that they would choose a mortgage company that was more than 2,000 miles away if they could save 1/8 percentage point on a loan compared with the rate being offered by a local company. This would imply that most companies will start seeing increased competition as online mortgage companies become licensed in additional states to increase their geographical reach.

## 3. CONSUMERS STATE THAT BRAND IS NOT IMPORTANT ON THE INTERNET.

Only 2 percent of consumers indicated that they select a mortgage company because of brand. As expected, the majority of consumers (59 percent) instead choose a mortgage company based on the rate.

In addition, 75 percent of consumers surveyed felt that they could get better rates on the Internet. This is in contrast to the 1997-1998 survey, in which consumers indicated they did not think they could get better rates on the Internet. It is our feeling that this belief in the availability of better rates on the Web will cause increasing numbers of consumers to go online to shop for mortgages.

Consequently, more than 78 percent of mortgage companies agreed that Internet consumers are more price sensitive than any other group of consumers, but were undecided when it came to the issue of whether loan applicants were able to take advantage of better prices on the Internet. However, it should be noted that the majority of companies (58 percent) felt that loans could be originated via the Internet at a lower cost than through traditional media.

The second most important issue to the consumers we polled was service. Thirty-one percent of consumers stated they chose a company based on service. Because it is difficult for consumers to detect how good the service is on a mortgage company Web site, it is quite likely that there is a strong referral component resulting from word of mouth.

This word of mouth factor may be even more powerful online than it is offline because of the ease of communication via e-mail and electronic message boards.

Therefore, if brand is not important, spending large sums of money on portals to build a brand does not make sense.

The key to success in the online world may depend on building a Web site that provides consumers with all the information they need to make a buying decision and having a strong back office to support the application once it comes in. Online companies that take applications but do not close them successfully may be killing their true business potential, as word of mouth spreads and companies that have a higher level of service start capturing market share.

(Chart Omitted)

Captioned as: Figure 3

Figure 4

Although the Internet may commoditize mortgages, the fact that consumers are concerned about the service aspect means companies can differentiate themselves by providing a better process to the consumer for researching, applying for and closing a mortgage online.

Also, one should take into account that what consumers say may not be entirely consistent with what they do. Countrywide's King says he, too, believed that the Internet consumer was driven by price and not brand, but found contradicting results while conducting a series of experiments on the QuickenMortgage.com site, on which Countrywide is a participating lender.

"We dropped our rates to be extremely competitive, then we raised them to be not as competitive and thought that the volume of loans we received would change depending on our price," says King. "However, we found no correlation between loan volume and our rates, so it appeared that consumers were brand-conscious and price-insensitive."

#### 4. CONSUMERS ARE WILLING TO FILL OUT APPLICATIONS ONLINE, BUT OFFERING ALTERNATE RESPONSE CHANNELS COULD SIGNIFICANTLY IMPACT SUCCESS.

The vast majority of consumers surveyed (64 percent) said they were willing to complete an application online if the transaction was secure. However, 36 percent of consumers surveyed said they would not fill out an application online. Perhaps this is where also having the option of talking to a customer service agent might come into play. Having these two factors—a secure online application and the option of talking to a human being—might sway that reluctant 36 percent. Certainly companies that hope to perform the entire lending process online, but don't offer a phone number, stand to lose more than one-third of the applicants who would have otherwise applied, according to this finding.

This finding also is consistent with interviews conducted with leading online mortgage companies. "The entire frontend sales process is being compressed on the Web. A lot of consumers are not fulfilled and need a loan officer to speak with," says Gene Devine, senior vice president of marketing at mortgage.com, Plantation, Florida.

Sean Marsh, vice president of marketing for Wilmington, Massachusetts-based Access National Mortgage, echoes Devine's sentiment. "It is vital to have a human component, but it is important to minimize it to be successful on the Web," says Marsh. "Your Web site should answer as many questions as the consumer will have, so your sales force can focus on closing customers who [have] already had their questions answered."



Besides the addition of an available customer service agent, other alternate response channels such as a fax number, address or local branches are important to originators that want to take full advantage of a Web presence. Of the consumers we surveyed, 34 percent indicated that they were on the Internet to obtain a mortgage, up from 23 percent from last year's survey. Consequently, companies not offering multiple response channels could be turning away a significant number of borrowers from their Web site.

#### 5. MULTILENDER SITES WILL DOMINATE THE INTERNET.

Both consumers and the mortgage companies surveyed felt that multilender sites would win out on the Internet. Eighty-eight percent of consumers and 61 percent of mortgage companies surveyed said that multilender sites would eventually win the majority market share of online mortgages over single-lender proprietary sites.

The two leading multilender sites indicated in our survey, according to industry professionals, were E-LOAN, based in Dublin, California, and QuickenMortgage. In fact, 49 percent of mortgage companies responding to the survey felt that online mortgage brokers like E-LOAN would dominate Internet originations, while 19 percent said that local mortgage brokers with an online presence would dominate originations.

(Table Omitted)

Captioned as: 1998 VOLUME LEADERS\*

#### THE COCA-COLA OF THE INTERNET

An S-1 filing by E-LOAN and a press release from QuickenMortgage indicate that E-LOAN and QuickenMortgage closed \$490 million and \$400 million, respectively, in firstquarter 1999-which may be an early indication that multilender sites are indeed beginning to dominate the Internet. However, both these companies have spent enormous amounts of money on advertising and brand-building, and it is unclear if they are building sustainable business models over the long run.

We also asked respondents how they felt about online mortgage auction sites. Industry professionals participating in this year's survey expected these sites to have only limited success. Only 17 percent of mortgage companies surveyed felt that auction sites like Priceline.com would succeed.

"Priceline will not work. They are just another intermediary and provide no real value to consumers," says King.

However, 61 percent of consumers surveyed felt that auction sites would dominate the Internet. As yet, no auction site has released numbers, so it is too early to tell how these sites will actually fare. Other such auction type offerings in addition to Priceline.com are those sponsored by Charlottebased LendingTree, Atlanta-based RealEstate.com's Mortgage Auction and IMX Mortgage Exchange, San Ramon, which is accessed through mortgage brokers.

#### 6. MOST WEB SITES ARE CURRENTLY PROFITABLE. MORE THAN 61 PERCENT OF COMPANIES STATED THAT THEIR WEB SITE PAYS FOR ITSELF.

The average company responding to our poll spent only \$8,716 developing a Web site and spends only \$864 per month maintaining it. This resulted in an average cost of \$19,084 per year. Of those surveyed, 74 percent said they outsourced the development of their company's Web site. This was a slightly higher percentage than indicated by last year's survey respondents, of whom only 69 percent outsourced site development. Of those companies, more than half (53 percent) are happy with their current Internet provider; however, 23 percent were not happy with their current provider.

#### 7. THE NUMBER OF COMPANIES POSTING CURRENT RATE INFORMATION IS ON THE RISE.

This particular finding posted a big increase from 44 percent indicated in the 1997-1998 survey to 65 percent in this year's survey.

Mortgage company Web sites are continuing to add new functionality to attract and retain potential consumers. Sixty-nine percent of companies surveyed stated that online loan applications were an essential part of their Web site, while 57 percent stated that providing calculators and interactive tools helped their company originate more loans through the Internet.

Consumers are demanding sites with quick, accurate and secure responses to questions and quotes, with published rates and itemized fees. They want an explanation of the loan programs and details on the loan process. A consumer responding to the survey commented, "I would like the Web site to take all the information needed to complete the process, with the signature being the only exception." Other consumers stressed the need for phone numbers in case they wanted to speak to someone.

#### 8. THE WEB IS RESULTING IN INCREASED COMPETITION.

Many of the survey respondents are using the Web to expand their geographical reach and are doing business in areas where they haven't been able to do business before. Web-based companies are rapidly becoming licensed in additional states in a bid to increase their originations. Several companies responding to the survey stressed the need for a national lending license.

Capturing business on the Internet is difficult, however, and is expected to get even more so as competition intensifies. Consumers shop with mouse clicks and exhibit little loyalty. Also, the quality of leads generated over the Internet is of concern. Thirty-seven percent of the companies polled in our survey stated that Internet leads have a much higher fallout rate than loans generated through traditional channels. Notably, 27 percent of those companies believed that leads taken from the Internet were superior to leads snared by other channels. It is our feeling that perhaps these companies have discovered the right way to approach Internet consumers.

#### 9. BUSINESS-TO-BUSINESS E-COMMERCE WILL EXPERIENCE RAPID GROWTH OVER THE NEXT 24 MONTHS.

Many of the lenders responding to our survey indicated they would like the ability to communicate with vendors over the Internet and order appraisals, **credit reports**, flood certifications and other reports. Respondents stressed the need for an industry **XML** (extensible markup language) standard, the creation of online EDI (electronic data interchange) networks and the acceptance of electronic signatures to help streamline the transaction.

Other industry business-to-business e-commerce sites like IMX Exchange, which lets brokers put their borrowers' loans up for bid to participating lenders, are seeing increased usage as more and more mortgage companies embrace the use of the Internet. Use of the Internet is beginning to lower margins, which may force the industry to become even more efficient and cut costs by using technology. New business-to-business e-commerce sites are expected to mushroom over the next 24 months to help the mortgage industry become more efficient.

(Table Omitted)

Captioned as: MYERS INTERNET SERVICES 1998-1999 INTERNET SURVEY RESULTS

(Table Omitted)

Captioned as: MYERS INTERNET SERVICES 1998-1999 CONSUMER SURVEY RESULTS

#### 10. USE OF INTRANETS AND EXTRANETS IS ON THE RISE.

Companies are starting to build intranets to facilitate communication

within the company. Twenty-six percent of companies surveyed reported that they use an intranet, up from the 18 percent indicated in our findings last year. Additionally, many lenders are building extranets for brokers and correspondents. Countrywide's extranet, at <http://www.cwbc.com>, resulted in \$501 million in closed loans in 1998. The company is currently offering online automated underwriting to its correspondents and brokers.

All in all, survey respondents closed an aggregate amount of \$1.55 billion on the Internet in 1998. In addition, three of the top Internet originators-E-LOAN, Countrywide and mortgage.com-did not respond to the survey at all, but revealed figures in public documents or in interviews accounting for an additional \$2.09 billion in 1998 online originations.

If we wanted to approximate total online origination volume last year we can make some estimations that might come up with a reasonable number. If we take into account that there are more than 3,000 mortgage companies on the Internet today, we can extrapolate that companies that did not respond closed between \$20 billion and \$30 billion, assuming that they did at least 20 to 30 percent of the average volume of Internet originations. This would indicate that 1998 Internet originations were between \$24 billion and \$34 billion, which would represent between 1.6 percent and 2.26 percent of the \$1.5 trillion in mortgage originations for 1998. This is lower than the 2.5 percent that was predicted for online origination volume by Myers Internet Services in a report released in 1997.

However, these numbers do not take into account loans that were simply influenced by the Internet or loans that originated at sites like LendingTree, that act as intermediaries for borrowers on the Web. In fact, many consumers shop for rates and information on the Internet before choosing a lender. A report released by Sacramento, California-based Transamerica Intellitech revealed that only 22 percent of borrowers who used the Internet to comparison shop actually applied online. This would indicate that the Internet influenced more than 7 percent of all transactions.

(Table Omitted)

Captioned as: Figure 5

Will a few companies dominate the Internet? Will the online mortgage industry consolidate and shrink to a few large players? Several of the companies interviewed felt that the Internet would result in a small number of very successful players. Certainly, the increasing cost of building a highly transactional Web site could restrict the ability of smaller players to compete on a level playing field. However, what's expensive today could become cost-effective tomorrow, as technology advances and the transactional elements of a Web site become commodities available to every mortgage company. (See Figure 5 for survey responses from lenders on the pros and cons of the Internet as an origination channel.)

In the end, it appears the only differentiating factor may be the service element. That's not surprising. It has always been service-so the Internet, while changing everything, has changed nothing! MB

Sidebar:

WILL LOAN OFFICERS

BE EXTINCT ON THE INTERNET?

Sidebar:

NOT ACCORDING TO PAUL BURGER, A LOAN OFFICER AT Encino, California-based Skyline Funding, whose Web site address is [www.hotloans.com](http://www.hotloans.com). Burger used the Internet in 1998 to originate a cool \$20 million, working from home. His company accrued no overhead costs and employed only one assistant, who managed Burger's office pipeline.

Burger did not meet the majority of his clients. In fact, he did not even go into his office for three months. However, using the latest computer

technology and systems such as Goldmine and Citrix, he was able to dial into his office's intranet and check current loan status, outstanding loan conditions, lock confirmations and expiration dates.

"The key to success on the Internet is to choose a good Internet provider who understands your business and can provide you with tools like RateTracker, use the latest automated underwriting technology like Desktop Originator, Loan Prospector(R) and [IndyMac's] eMITS, and provide great service," says Burger.

Burger overnights a package to every borrower who completes an application, and on average he gets back about 15 percent to 20 percent of those applications. According to Burger, success in this industry depends on a company's ability to do business differently.

"To be successful on the 'Net, you have to realize that this is a paradigm shift, and it's all a number game," Burger says.

Burger attributes much of his success to the relationships he has created with his clients via the Internet and claims that his Web clients have referred him enough business to help build his database. "I have been a loan officer for over 18 years," he says. "In 1998, the incremental business I got from the Internet made this my best year as a loan officer."

Sidebar:

#### PRICING BANNER ADVERTISING

Sidebar:

Measure your cost per user session for each company you advertise with.

Successful Web companies know that the secret to success on the Web is spending advertising dollars wisely, and they understand that this means estimating the effectiveness of each advertising source by measuring the cost per user session from each site on which they advertise. Savvy advertisers know that the number of user sessions, which is the number of times a site is visited by unique individuals, is a more accurate measurement of traffic than the number of "hits."

Your Webmaster can provide you with a "Web trends" report, which totals the number of users referred from each source. Using this figure, you can find out what the cost per user session is for each company with which you advertise. For example, if you place a Yahoo! banner for \$1,000 per month and your Web traffic report shows that the banner generates 500 user sessions per month, it is costing you \$2 per user session.

Measure your cost per closed loan.

Your next step should be to find the total number of user sessions for your Web site, which can be found on the Web trends report. Be sure to track all Internet-generated applications that come in via e-mail, phone or mail. This will ensure that you know the total number of applications generated and how many user sessions it takes, on average, to generate one application. For example, if it takes your company 100 user sessions to generate one application and the cost per user session is \$2, then the cost per application is \$200. Your last step should be to calculate the percentage of your Internet-generated applications that ended in closed loans. If this number is 50 percent, then your cost per closed loan is \$400.

Determine the maximum cost per user session you will pay.

Once you have established the maximum amount you are willing to pay per closed loan and how many user sessions it takes to generate a closed loan, your next step should be to determine the maximum cost per user session you are willing to pay per closed loan.

Continue advertising with all sites that give you an effective cost per

user session, and stop advertising with sites that yield higher costs per user session than the maximum you are willing to pay. Of course, this formula will not measure the quality of the users being referred to your Web site. If the cost per user session is high for a particular site but you think the site has very qualified users, you may still want to advertise there.

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